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ANNUAL REPORT

OF THE

Banking Commissioner

OF THE

STATE OF CONNECTICUT

FOR THE YEAR ENDED DECEMBER 31, 1982

TO HIS EXCELLENCY

WILLIAM A. O'NEILL
GOVERNOR

HARTFORD, CONNECTICUT
1982

ANNUAL REPORT

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BRIAN J. WOOLF
BANKING COMMISSIONER

HOWARD B. BROWN
DEPUTY BANKING COMMISSIONER

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STATE OF CONNECTICUT
OFFICE OF THE BANKING COMMISSIONER

To His Excellency, William A. O'Neill, Governor

Pursuant to Section 36-13 of the General Statutes, I respectfully submit the Annual Report of the Banking Commissioner for the year ended December 31, 1982. The report sets forth the condition of the various entities examined by the Department of Banking with comments and recommendations.

Economic Conditions

The economy's performance in 1982 was a disappointment. Following the downturn which occurred in the fourth quarter of 1981, economic activity, as measured by Gross National Product, deflated for price changes, showed a decrease for the year of about 1%. Business investment spending exhibited the largest decrease, while personal consumption spending, on the other hand, increased slightly as did public sector spending. Further evidence of the recession is given by the index of industrial production which decreased by 3.2% for the year, the increase in the unemployment rate which started the year at 8.4% and had reached 10.2% at year-end, and the decrease in the capacity utilization rate from 71% to 68% during 1982.

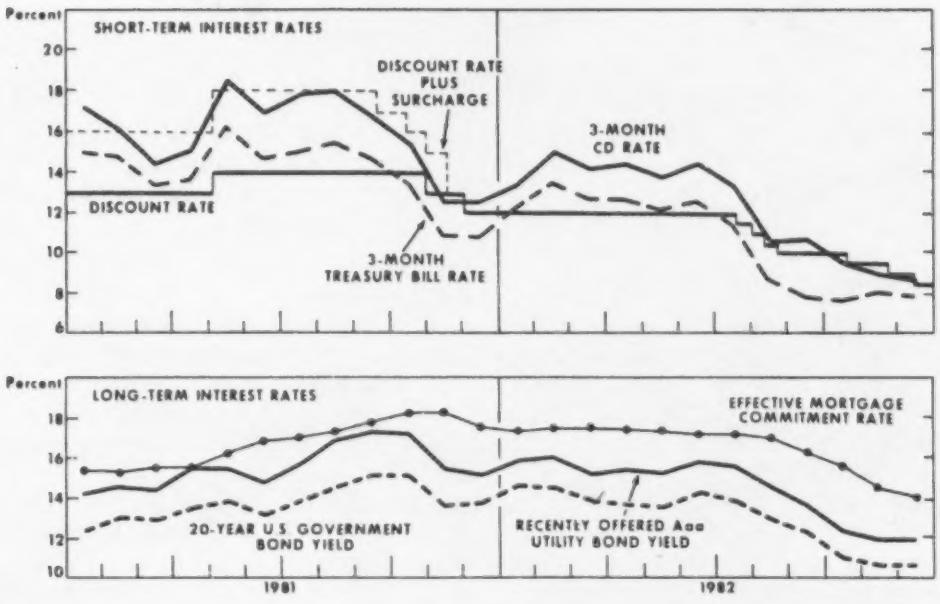
Personal savings increased in 1982 by about $12 billion. This was more than offset, however, by the decline in business savings, primarily retained earnings, which amounted to about $42 billion; thus, the supply of funds decreased by about $30 billion in 1982. Uses of funds by businesses and households (business fixed investment, change in inventories and residential construction) decreased in 1982 by about $47 billion. However, the $97 billion increase in the federal government deficit created a large requirement for funds so that on balance, there was a net increase in uses of funds by as much as $50 billion, a situation which could be expected to make credit markets tighter, raising interest rates. The Federal Reserve Board estimates that 35% of all funds raised in credit markets went to finance government borrowings in 1982.

In fact interest rates generally declined in 1982. There appears to have been a decrease of about three percentage points in long-term bond yields, mainly due to the decline in inflationary expectations. Short-term rates have declined even further, largely a consequence of a monetary policy which expanded the monetary base, driving interest rates down, at a time when recessionary economic conditions would have resulted in a shrinkage of the monetary base in the absence of intervention by the monetary authority. The decline in interest rates is clearly illustrated in the accompanying chart.

Along with the decline in interest rates there has been a significant decline in the rate of inflation which can be attributed to the recessionary conditions which have eliminated conditions of excess demand. Monetary policy appears to have been relaxed somewhat during the latter part of 1982: growth rates for all three definitions of the money stock were higher in the second half of 1982 than in the first half.

Financial institutions in Connecticut appear, in the aggregate, to have weathered the recession well. Year-end data for 1982 indicate that assets of all banks and thrift institutions totalled $38.4 billion, a $3.2 billion, or 9.2%, increase over 1981. This compares favorably with the 3.8% increase in total

Chart 1



Source: Federal Reserve Bank of New York

assets during the preceding period and suggests that Connecticut's economy was well on its way to recovery from the recession by the end of 1982.

Loans outstanding at banks and thrift institutions in Connecticut amounted to $26.3 billion at year-end 1982. This represents an increase of about $1.3 billion, or 5.1% during 1982, compared to a $1.4 billion, or 5.9% increase in 1981. Residential mortgage lending activity continued to be sluggish; mortgage loans outstanding increased only slightly, by $165 million, a 1.1% increase for the year. Other real estate loans were up by $14 million, less than a 1% increase, and non-real estate loans increased by $1.1 billion, a 15.8% growth rate for the year. As of year-end 1982, thrifts held 63.3% of all loans outstanding and 85.9% of residential mortgages, but only 22.5% of other, non-real estate loans.

Deposit balances at banks and thrift institutions in Connecticut totalled $33.5 billion at the end of 1982. This represents an increase of $3.0 billion, or 9.8% for the year, substantially more than the $1.2 billion, or 4.2% increase during 1981. Demand deposits increased by $121 million, a 2.5% growth; savings deposits, including N.O.W. account balances, increased by $234 million, a 1.3% increase during 1982. The increase in N.O.W. accounts was $206 million, or 19.6%. Of the $3.0 billion increase in deposits, $1.45 billion went to thrift institutions, and $1.55 billion went to banks. At year-end 1982, thrifts held $20 billion, or 59.8% of all deposits at banks were $13.5 billion, 40.2% of the total.

The decline in yields of short-term money market instruments and the newly authorized insured money market accounts have contributed to the first increase in savings account deposits in the last five years. While some of these deposits represent net new deposits to banks, it is variously estimated that be-

tween 70% and 80% are transfers from other bank deposits. The effect of this growth in savings deposits is to increase the interest rate sensitivity of bank deposits overall, thus increasing the need for banks and thrifts to match assets with liabilities so as to minimize exposure to risk associated with fluctuations in the market rate of interest.

ADMINISTRATION

Administration of the Department of Banking is the responsibility of the Banking Commissioner and Deputy Commissioner, assisted by a staff comprising of an executive assistant, a senior economist, two legislative and regulations specialists, a department advisor, four secretaries and a business office directed by an administrative services officer 3, with a personnel officer, an administrative services officer 1, an accountant 1 and two financial clerks, as of year-end 1982.

The Banking Commissioner establishes policy for all departmental functions, provides supervision and control over examination procedures and techniques, issues interpretive rulings, analyzes and interprets economic trends, and evaluates legislation as it affects the industry and the public. By statute, the Commissioner serves on the Connecticut Housing Finance Authority and the Teachers' Retirement Board. The Department of Banking is organized into five divisions, each with specific statutory responsibilities. Their activities are reviewed below.

Public Outreach

The Department of Banking continues to assist the institutions it regulates and the public in understanding and complying with new federal and state laws relating to the banking and securities industry and the various communities which they serve. Representatives of the Department of Banking have given freely of their time to address groups throughout the state and to represent the department at regional meetings. In addition, staff members have participated in conferences, workshops and panel discussions and have provided testimony and resource information to federal and state legislators, addressing many new issues which concern both consumers and the industry.

Dealing with consumer complaints and inquiries continues to be a high priority for the Department of Banking. Each division has assigned personnel and established procedures so that complaints and inquiries relating to banking practices, securities dealers and advisors, business opportunities, billing errors and collection practices are responded to promptly. Complaints alleging discriminatory or other illegal practices are investigated and appropriate administrative action is taken in a timely manner. The department is also responsible for administering the [Rental] Security Deposit Act. Complaint files are maintained regarding security deposits, and a staff person is responsible for attempting to resolve landlord-tenant disputes concerning return of deposits. To educate the public, a brochure has been prepared containing questions and answers on the collection, maintenance and return of security deposits.

The department continues to conduct the Consumer Interest Rate Survey six times a year. Rate data on four types of consumer loans, including fixed- and variable-rate mortgages are compiled and summarized in a report for distribution to the public. This report provides consumers with useful information to encourage and better able them to shop for the best loan rate offered by competing financial institutions.

Research

Mortgage loan data submitted by lenders in Home Mortgage Disclosure Statements is compiled annually and a report is prepared which analyzes and summarizes this data by geographical location. The raw data is stored on machine-readable magnetic tape and is accessible on demand. Hard copies of the data are available to interested parties. During the past year, copies of this data have been supplied to public interest groups, local planning agencies and financial institutions.

Quarterly financial data is compiled for each of the regulated depository institutions. This data is analyzed for use in evaluating bank performance in the examination procedure, and is published annually in the Report of the Banking Commissioner.

Educational and Training Programs

Upgrading and improving skills continues to be a high priority for the Department of Banking examiners. Examiners attend an annual seminar at which current industry and regulatory problems are presented and discussed by experts. In addition, examiners periodically participate in formal educational and training programs sponsored by industry and by federal regulatory agencies. These programs are critical to keep examiners abreast of changing laws and regulations, and, above all, to assure competency of examiners at a time when rapid changes are occurring in the banking industry and regulatory environment. Regulated financial institutions in Connecticut need and have the right to expect the best in supervision and examination from the Department of Banking. The very existence of the current regulatory structure demands optimum performance of supervisory and examination functions.

Equal Opportunity and Affirmative Action

The commitment of the Department of Banking to equal employment opportunity and affirmative action continues to impact the personnel profile, not only in new hires, but in development programs designed to upgrade present staff. During 1982, twelve permanent positions were filled by new hires, which includes one male and eleven females. Two black females are included in this group. Additionally, of the seven summer and part-time workers hired, two were female and four were black. Special efforts to reach potential female and minority applicants are made in recruitment for each opening. The Connecticut Careers Trainee positions are being utilized to bring minority and female candidates into the department. All relevant experience and training, including volunteer experience, is considered in determining qualifications of applicants for employment. The department provides special programs and opportunities for clerical staff to be updated into professional and para-professional positions. Two para-professional trainee positions were filled as of year-end 1982.

Financial Statement

Receipts and expenditures relating to the fiscal year ended June 30, 1982, were as follows:

RECEIPTS

Examinations of banks, etc., assessed in accordance with Section 36-12a, as amended	$2,229,883
Other license and examination fees	299,840

Registration, filing and transfer fees from securities brokers, etc.	174,545
Registration of securities	639,900
Branch, merger, new bank and holding company application fees	28,400
Sales and miscellaneous receipts	13,857
Total Receipts	$3,386,425

EXPENDITURES

Personnel services	$2,538,195
Fringe benefits and indirect costs	992,154
Travel expenses, including motor vehicle rentals and repairs	242,981
Other expenses	207,173
Total Expenditures	$3,980,503
Increase (Decrease) in Banking Fund Balance	(594,078)
Total	$3,386,425

BANK REGULATION AND EXAMINATION DIVISIONS

The Bank Regulation and Examination Divisions are responsible for supervision of state banks and trust companies, mutual savings banks, state-chartered savings and loan associations and allied institutions that receive deposits and permit withdrawals. These divisions also issue licenses to money forwarders and have responsibility for analyzing branch applications, mergers and new bank applications. As of December 31, 1982, these divisions were comprised of two directors, an assistant director, 38 examiners, a pre-professional trainee and eight support personnel.

Condition and Operating Results

Deposits, including interest credited, held by state-chartered financial institutions increased by $2.2 billion in 1982 as compared to an increase of less than $1.0 billion in 1981. Deposit balances at mutual savings banks increased by $1.2 billion in 1982, an 8.5% rate of growth for the year. By comparison, deposit growth at savings banks in 1981 was 4.6%. Deposits at state banks and trust companies increased by $957 million or 12.3%, a rate of growth which is almost quadruple that of the previous year. Connecticut-chartered savings and loan associations experienced a $49 million or 4.9% increase in deposit balances in 1982. This compares with a 6.8% increase in deposits during 1981.[1]

Demand deposits at Connecticut-chartered financial institutions increased by $88.5 million or 3.0% during 1982. In 1981 by comparison, demand deposit balances decreased by $47 million. State banks and trust companies experienced a $43.1 million increase in demand deposits, while savings banks and savings and loan associations experienced a $44.5 million and $.9 million increase, respectively. This relatively small increase in demand deposits can be attributed to the depressed economic conditions prevailing during much of 1982.

[1] Various figures contained in the text showing change or percentage change between 1981 and 1982 may be different from the corresponding figures shown in Tables 1, 12 or 22 because data in the tables has not been adjusted to account for mergers among financial institutions which occurred in 1982.

Savings deposit balances, including interest credited, increased by $2.9 billion or 30.7% at state-chartered financial institutions. In 1981 by comparison, savings deposit balances decreased by $371 million. Savings banks experienced the largest increase in this category, $1.3 billion, with state banks and trust companies and savings and loan associations having increases of $699 million and $24 million, respectively, in savings balances. N.O.W. account balances, which are included in this category, increased by $146 million, a growth rate of 20.6%, in 1982 which is approximately the same rate of increase as in 1981.

Time deposits at state-chartered financial institutions, comprised primarily of fixed-maturity certificates of deposit, increased by $152 million, a 1.1% rate of growth during 1982. State banks and trust companies and savings and loan associations had increases of $215 million and $24 million, respectively, in time deposits, while savings banks experienced a decrease of $87 million in time deposits.

The increase in savings deposits during 1982 is the reversal of a trend, which since 1977, has seen declining balances held in savings accounts. This reversal is due to the introduction of insured money market accounts which offer a competitive rate of return and permit banks to effectively compete for deposit funds. Deposits continue to become increasingly sensitive to changes in short-term market interest rates.

Loans outstanding at Connecticut-chartered banks and thrift institutions increased by $815 million during 1982, a growth rate of 4.2%. This is smaller than the 1981 increase in outstanding loans, which amounted to $1.2 billion. Residential mortgage loans outstanding increased by $58 million, less than a 1.0% increase. Non-real estate loans outstanding increased by $788 million, a 15.1% growth rate for the year.

State banks and trust companies increased outstanding loans by $570 million, a 9.4% growth rate in 1982. Residential mortgage loans outstanding increased by $32 million or 2.3%, while other loans went up by $500 million or 13.1%.

Outstanding loans at mutual savings banks increased by $187 million or 1.5%. Residential mortgage loans outstanding decreased slightly by $24 million and other non-real estate loans increased by $285 million, a 21.1% increase.

State-chartered savings and loan associations had a $57.9 million, or 5.9%, increase in outstanding loans. Residential mortgage loans outstanding increased by $50 million or 5.8% and other non-real estate loans increased by $3.4 million, a 5.3% increase for the year.

During the past four years, savings banks and state banks and trust companies have reduced the share of real estate loans in their loan portfolios. For savings banks, the real estate share of loans declined from 92.6% to 86.9% and for state banks and trust companies, the real estate loan share decreased from 36.0% to 35.0% from 1978 to 1982. Savings and loan associations have increased the real estate loan share in their loan portfolios from 91.8% to 93.0% from 1978 to 1982. During the same four-year period, lenders have attempted to increase the interest rate sensitivity of their loan portfolios by shifting to adjustable-rate mortgages. In 1978, only a small fraction of mortgage originations were of this type; in 1982, approximately 54% of all mortgages originated had some type of adjustable-rate provision, 91.5% of which were originated by thrift institutions.

Total assets of Connecticut chartered banking and thrift institutions increased from $27.3 billion to $29.8 billion, a 9.1% growth rate in 1982. This compares to a 5.8% rate of growth in 1981. State bank and trust company assets grew at an 11.7% rate, while asset growth at savings banks and savings and loan associations was 7.7% and 8.9%, respectively.

This summary of balance sheet changes during 1982 for Connecticut-chartered banks and thrift institutions shows that net loans outstanding increased by about $900 million, net sales of federal funds increased by $400 million and cash assets and holdings of investment securities increased by some $1.1 billion. These acquisitions were financed by increases in deposit balances of $2.2 billion, and increased debt obligations, including short-term debt and borrowings from the Federal Home Loan Bank, in the amount of $200 million.

Earnings

Earnings of state-chartered banks and trust companies declined in 1982; net operating income fell to $75.3 million, a 27.2% decrease from 1981. Operating income, primarily interest and fees on loans, increased by 5.8%. Operating expenses increased by 9.0% overall, with interest expenses and other operating expenses up by 4.2% and 13.7%, respectively. Income after taxes was $68 million, of which about $39 million was distributed to shareholders and $29 million was added to net worth, resulting in a year-end ratio of equity capital to assets of 6.2%, slightly lower than the 1981 capital to asset ratio.

Net operating income, excluding interest paid on deposits, of mutual savings banks was $1.46 billion in 1982, up $108 million, or 12.5%, over the 1981 figure. Interest and fees on loans were up 7.5% over the previous year, and earnings on investment securities were up 13.5%, hence, operating income was up 9.2% overall. Non-interest operating expenses increased by 14.2% during 1982.

Interest paid on deposits amounted to $1.5 billion in 1982, an increase of $123 million, or 8.7%, during 1982. This resulted in a net loss for the year by savings banks of $38 million, some $10 million less than the loss posted in 1981.

Net losses after taxes totalled $25.9 million or 15¢ per $100 of assets, compared to a loss of 1¢ per $100 of assets in 1981. Surplus accounts decreased by $13.4 million, resulting in a year-end ratio of surplus to assets of 6.7%, compared to 7.0% in 1981. Thirty-one of the sixty-two savings banks reported losses for the year, compared to forty-two savings banks reporting losses in 1981.

Net operating income before taxes, interest and dividends for state-chartered savings and loan associations in 1982 was $108 million, up $8 million, or 8.0%, over 1981. Income from interest on loans was up $11 million, or 11.5%, and earnings on investment securities were up $1.5 million, an 8.7% increase for the year. Non-interest operating expenses increased by $2.6 million, or 13.3%. Interest and dividends increased by $11.4 million, a 10.6% growth, resulting in a net operating loss of $10.5 million. The after-tax net loss amounted to $4.7 million due primarily to non-operating income of $5.2 million. This corresponds to a loss of 36¢ per $100 of assets, which is an improvement compared to the 59¢ loss per $100 of assets in 1981. The decrease in net worth for savings and loan associations was $4.7 million, resulting in a ratio of net worth to assets at year-end 1982 of 4.2%, down from 4.8% in 1981. Twelve of the seventeen savings and loan associations reported losses for the year.

Detailed financial tables regarding condition, operating results and earnings for state banks and trust companies, mutual savings banks, and state-chartered savings and loan associations are contained in tables numbered 1 through 28 starting on page 27.

Structure

As of December 31, 1982, there were 40 state banks and trust companies operating 408 branches with total deposits of $8.7 billion and total assets of $10.8 billion. Ten new branch offices were opened and one branch was closed during the year. In addition, the offices of Orange National Bank and the National Bank of New England became branch offices of the Connecticut Bank and Trust Company. A new bank, the Bank of Stamford, opened for business on June 22nd, and three mergers were consummated in 1982: the Southington Bank and Trust Company, the National Bank of New England and Orange National Bank merged with and into the Connecticut Bank and Trust Company.

There were 62 mutual savings banks operating 388 branch offices with total deposits of $15.8 billion and total assets of $17.7 billion. Eight new branch offices were opened and one branch office was closed. Four previously commercial bank offices became savings bank offices by acquisition, and five previously savings and loan association offices became savings bank offices by merger in 1982. New Canaan Savings Bank merged with and into Mechanics and Farmers Savings Bank and the Chelsea Savings Bank consolidated with the Groton Savings Bank under the name of Chelsea-Groton Savings Bank with its head office in Mystic.

There were 13 state-chartered mutual savings and loan associations and four stock-chartered savings and loan associations operating 41 branches with $1.0 billion in deposits and total assets of $1.3 billion. Two new branch offices were opened. The Willimantic Savings and Loan Association merged with and into Liberty Bank for Savings, and Guardian Savings and Loan Association converted to a Federal charter prior to merger with and into People's Savings Bank. Hartford Home Savings and Loan Association changed its name to the Bank of Hartford, S.A., and the Putnam Savings and Loan Association changed its name to the Cargill Bank of Connecticut.

Fourteen national banks operated 205 branch offices in Connecticut as of year-end 1982. They reported total deposits of $4.6 billion and total assets of $6.1 billion. Orange National Bank and the National Bank of New England were merged with and into the Connecticut Bank and Trust Company, the Connecticut National Bank was merged with and into Hartford National Bank, under the name of the Connecticut National Bank. National Banks are supervised by the Comptroller of the Currency, Washington, D.C.

Twenty-one federal savings and loan associations with 109 branch offices were operated in Connecticut as of December 31, 1982. Total deposits of $3.2 billion and total assets of $3.6 billion were reported in Connecticut. Federal savings and loan associations are supervised by the Federal Home Loan Bank Board, Washington, D.C.

The directory of banks, mutual savings banks, and savings and loan associations and their branches is found beginning on page 150.

Federal Home Loan Bank System

Twenty-nine mutual savings banks and all savings and loan associations in Connecticut are members of the Federal Home Loan Bank of Boston. Member-

ship in the Federal Home Loan Bank System enables thrift institutions to borrow funds at market rates to supplement their own funds for purposes of home mortgage lending. Department of Banking policy encourages mutual savings bank membership in and borrowing from the Federal Home Loan Bank as an acceptable alternative to disintermediation, thus enabling continued financial support for the home mortgage market.

Federal Reserve System

Two state-chartered commercial banks retain membership in the Federal Reserve System, and all nationally chartered banks are required to be members. The Federal Reserve Bank provides member banks with privileges such as the use of the discount window and the use of the interdistrict funds transfer mechanism. The Federal Reserve Board of Governors implements the nation's monetary policy through its various policy tools which can have a broad impact on all types of financial institutions.

Under provisions of the Depository Institutions Deregulation and Monetary Control Act of 1980, the Federal Reserve Board has broad authority to set reserve requirements and establish regulations for all depository institutions in order to increase its effective control over monetary aggregates. The Act provides for an eight year phase-in of reserve requirements for non-member depository institutions and a four year phase-in for member banks. The Act also established the Depository Institutions Deregulation Committee which has authority to phase-out and eliminate interest rate ceilings on deposits.

Federal Deposit Insurance Corporation

All commercial banks and mutual savings banks in Connecticut are members of the Federal Deposit Insurance Corporation. The FDIC protects depositors of insured banks in the event of a bank failure by insuring deposits up to the limit of $100,000. Public deposits are also insured up to $100,000. The FDIC also regulates banks which are not members of the Federal Reserve System. Examinations of state-chartered, non-federal reserve members are scheduled and conducted by the Bank Regulation Division in conjunction with the Federal Deposit Insurance Corporation.

Federal Savings and Loan Insurance Corporation

All savings and loan associations in Connecticut are required to be members of the Federal Savings and Loan Insurance Corporation which insures deposits of savings and loan association members up to $100,000. Public deposits also are insured to $100,000. Examination of state-chartered savings and loan associations are scheduled and conducted by the Bank Regulation Division in conjunction with FSLIC examiners.

Savings Bank Life Insurance

Many savings banks are members of the Connecticut System of Savings Bank Life Insurance, offering ordinary and group life insurance policies at rates which are among the lowest available to the consumer. Information on this activity is contained in Table No. 29.

Money Forwarders

There were eleven money forwarders, non-bank issuers of money orders or travellers checks, licensed at the end of 1982. Many retail businesses in Connecticut act as agents for these companies, listed in Table No. 30.

Supervision

During the year, the Bank Regulation and Examination Divisions examined 133 regulated entities. The large majority of these examinations were routine periodic examinations for the purpose of monitoring compliance with statutory requirements and to ensure that banking practices and internal policies meet uniformly high standards. Directors each receive a confidential report of the examination and have an opportunity to discuss the findings with members of the examining staff. In addition, several follow-up examinations for the purpose of monitoring progress toward correcting deficiencies, and several examinations pursuant to merger activities were conducted. The Connecticut Development Credit Corporation also is subject to examination by the Bank Regulation Division. The statement of condition for this corporation is found in Table No. 33.

Legislation

During the 1982 session of the General Assembly, the following Public Acts, which affect banks and thrift institutions, were approved and signed into law:

Public Acts 82-95 and *82-97* amend sections 36-5a, b and c of the General Statutes as follows:

(1) Extend to July 1, 1983, the moratorium on establishing offices by Bank Holding Companies or their subsidiaries for the purpose of conducting banking business;
(2) Define the term bank to include any national bank, state bank and trust company, commercial bank or industrial bank having its principal office in this or any other state;
(3) Define banking business to include receiving deposits, paying checks, lending money, and other related activity as determined by the Commissioner;
(4) Extend to January 5, 1983, the report date by which the commission studying the questions of bank holding companies is to report to the Governor; and
(5) Authorize the commission to include a study of the effect of inter-state banking on intrastate banking.

Public Act 82-125 increases the leeway provision for unrestricted investments by savings and loan associations from 4% to 8% of assets. It also removes the 4% limitation on the percentage of outstanding stock, other than of a bank or bank holding company, which can be acquired under this provision.

Public Act 82-129 permits savings banks and savings and loan associations to establish tax and loan accounts and note accounts for receipt of federal taxes and certain United States obligations subject to regulations of the United States Treasury Department, the FDIC or the FSLIC.

Public Act 82-183 increases from 10 to 20 the percentage of assets which savings banks may invest in educational loans and installment loans. It also permits savings banks to invest up to 10% of their assets in loans secured by mobile homes and removes the $5,000 limit on credit card or line of credit loans to an individual.

Public Act 82-194 makes a number of changes in the corporate structure of banking institutions as follows:

(1) Provides for organization of capital stock savings and loan holding companies, and makes related technical changes to the Bank Holding Com-

pany and Bank Acquisition Act.

(2) Shortens the time period before the tender offer of a bank or stock savings and loan may be made if not disapproved by the Commissioner.

(3) Clarifies that state-chartered banking institutions may acquire from and sell to federally-chartered institutions all or part of their assets and business except that state-chartered credit unions may not be the buyer.

(4) Permits the sale and purchase of a branch office of a banking institution without consideration of home office protection restrictions.

(5) Authorizes stock savings and loan associations to merge with each other, and authorizes stock and mutual savings and loan associations to merge at such time as federal law authorizes such mergers and provides a merger procedure.

(6) Changes voting requirements for a banking institution which plans to sell its assets and business to another banking institution from 2/3 of those entitled to vote to 2/3 of those present at a duly-called meeting. The Act further authorizes the Banking Commissioner to waive the voting requirements, if necessary, for the protection of depositors.

Public Act 82-216 authorizes savings and loan associations to accept commercial demand deposits effective when federal savings and loan associations are so authorized.

Limitations on the investments of a state-chartered bank, savings bank or savings and loan association are relaxed by the following provisions of *Public Act 82-216* and *82-267:*

(1) Increases from 5 to 10 the percentage of assets invested in debt obligations of banks and bank holding companies.

(2) Increases from 5 to 10 the additional percentage of assets which may be invested in such debt obligations which have maturities of one week or less.

(3) Permits credit unions as well as the above named institutions to invest up to 10% of their assets in (a) high quality commercial paper provided that no more than 2% of its assets are invested in the commercial paper of any one issuer, and (b) the stock of a registered investment company, the assets of which have an average maturity of no more than 61 days and do not exceed $100 million, provided that no more than 2% of its assets may be invested in any one investment company.

(4) Eliminates the aggregate and individual limits on amounts invested in debt obligations of depository institutions which: (a) are deposits, (b) result from temporary transfer between depository institutions of their balances at the federal reserve bank, Federal Home Loan Bank, or of correspondent balances, or (c) mature in one week or less.

(5) Eliminates limitations on deposits by savings banks and savings and loan associations at other banking institutions.

Public Act 82-243 clarifies that an open-end mortgage which secures a commercial revolving loan or letter of credit may contain the proviso that advances are repayable on demand. The act makes technical amendments to sub-Section 49-4b of the General Statutes.

Public Act 82-276 authorizes savings banks to make demand loans up to $100,000 to individuals; such loans may not exceed 5% of assets.

Public Act 82-278 authorizes a savings bank to draw checks on itself.

CONSUMER CREDIT DIVISION

The Consumer Credit Division enforces the laws concerning small loan companies, sales finance companies, debt adjusters, secondary mortgage loan licensees, consumer collection agencies, Truth-in-Lending and other consumer credit laws.

Connecticut is one of five states authorized by the Federal Reserve Board to hold an exemption from the Federal Truth-in-Lending Act, thereby permitting local enforcement of the Truth-in-Lending Law. The division is comprised of a director, assistant director, seven examiners and one support person. In addition, there is a full time examiner affiliated with the Bank Examination Division assigned to consumer complaints, who works closely with the Consumer Credit Division.

Disclosure of the Cost of Credit (Truth-in-Lending)

During 1982, the Consumer Credit Division conducted in excess of 2,000 inspections of creditors subject to the requirements of the Truth-in-Lending Act and Regulations. These examinations covered state-chartered banks, state-chartered credit unions, entities licensed by the Consumer Credit Division, retail businesses of all types and automobile dealers. As in previous years, the degree of compliance remains high, with technical violations constituting the bulk of the non-compliance observed.

Creditors found to be in violation of the Truth-in-Lending Regulations are required to rebate overcharges, issue corrected disclosure statements where applicable, or issue additional rights of rescission where such rights were improperly administered initially.

Creditor and consumer education concerning rights and obligations under the Truth-in-Lending Act is given high priority. Counseling is offered to creditors during the examination process and the staff of the division is available to creditors for discussion as to how compliance may best be achieved. A large volume of written and telephone inquiries from consumers serves as an opportunity to educate them as to how to best use the information required to be disclosed. Staff members participate in formal educational programs, conferences and seminars when the opportunity arises.

Because of the changes in Connecticut law made necessary by the enactment of the Federal Truth-in-Lending Simplification Act, the Federal Reserve Board notified the Department of Banking in early 1981 that it would be necessary to apply to the Board for renewal of its exemption from the Federal Act if the exemption was to continue beyond October 1, 1982. The application, containing extensive information concerning the Connecticut law and the enforcement capabilities and procedures of the Department, was submitted in December 1981. After an extensive review of the application, the Board approved Connecticut's continued exemption from the Federal Act effective October 1, 1982.

Small Loan Licensees

There were 80 small loan licensees in 39 communities at the close of the year. During the year, no new licenses were granted and eight were surrendered for cancellation.

The dollar amount of loans outstanding as of December 31, 1982, was $69,280,419, a decrease of 16.8% since December 31, 1981. The number of loans outstanding decreased 18.8% over the same period to 56,808 as of year-end.

A total of 33,819 loans were made during the year, of which 32,651 or 96.5% were unsecured, and 1,168 or 3.5% were secured by various forms of property. Of the total 1,168 secured loans made, 279 or 23.9% were secured by real estate, 771 or 66.0% were secured by automobiles, and 118 or 10.1% were secured by miscellaneous personal property.

The 33,819 loans made during the year were distributed as to type of borrowers as follows: new borrowers, 6,620 or 19.6%; former borrowers, 5,221 or 15.4%; and present borrowers, 21,978 or 65.0%. Loans to present borrowers totalled $38,136,103 and involved the refinancing of $23,598,898 of existing balances and the advancing of $14,537,205 in additional cash. See tables numbered 45 through 50.

As of year-end, 72 small loan licensees had secondary mortgage loan licensees operating on the same premises. These licensees had 5,583 secondary mortgage loans outstanding totalling $67,229,648 at year-end, an increase of 463 or 9.0% in number of loans and $2,121,075 or 3.3% in dollar amount. Similarly, affiliated sales finance company licensees are permitted to operate on the same premises as small loan licensees. Fifty-six such licensees had 7,609 retail instalment contracts outstanding totalling $4,405,496 as of December, 1982.

The following additional "other business" authorizations were in effect at the end of 1982:

Leasing Personal Property	4
Six Percent Single Payment Loans	1
Lending for Business and Commercial Purposes	5
Wholesale Floor Planning	1
Income Tax Return Preparation	43

Permission to prepare income tax returns was granted during 1982 under the authority of Section 36-231 of the Connecticut General Statutes.

During 1982, the downturn in lending activity and profitability for small loan licensees continued, due mainly to increases in the costs of borrowed funds. Consumer finance companies continued to direct their resources toward affiliated secondary mortgage loan companies and other diversified business interests in an effort to ride out the period of uncertainty.

Sales Finance Companies and Retail Instalment Sales Financing

Two types of sales finance company licensees are issued by the banking commissioner. A limited license is issued to those who conduct the sales finance business in conjunction with the small loan business and a regular license is issued to all others conducting the sales finance business. Licensees are examined for compliance with the Retail Instalment Sales Financing Act (Chapter 733 of the General Statutes) and the Truth-in-Lending Laws.

On December 31, 1982, there were 83 regular licenses and 56 limited licenses in effect. During the year, 12 new regular licenses were issued and 11 were surrendered or not renewed. In addition, 15 limited licenses were returned for cancellation.

Debt Adjusters

Since October 1, 1979, all debt adjustment activities in Connecticut, except those performed by a bona fide nonprofit organization licensed by the banking commissioner to do so, have been prohibited. At that time, only one organization was known to be offering such a service – Consumer Credit Counseling

Service of Connecticut, Inc. A license was issued to this organization on October 2, 1979 and it has remained active since.

Consumer Collection Agencies

As of December 31, 1982, there were 154 consumer collection agencies licensed. During the year, 19 new licenses were issued and 13 existing licensees failed to renew or voluntarily surrendered their licenses.

Secondary Mortgage Loan Licensees

Two types of secondary mortgage loan licenses are issued by the banking commissioner to distinguish between secondary mortgage loan licensees who actually grant such loans as a creditor and those who simply arrange loans to be granted by others. Licenses issued to the latter are designated "broker only." As of year end, 408 secondary mortgage loan licenses were outstanding, of which 147 were designated "broker only." Of the remaining 261 secondary mortgage loan lenders, 72 were licensed to operate on the same premises as small loan licensees.

Legislation

The 1982 session of the Connecticut General Assembly passed a number of bills related to consumer credit, as follows:

Public Act 82-18 extends to October 1, 1982, the effective date of the Connecticut Truth-in-Lending Simplification amendments so they would coincide with the extended effective date of the amendments to the Federal Truth-in-Lending Act.

Public Act 82-95 extends to July 1, 1983, the moratorium on the establishment of offices by bank holding companies or their subsidiaries for the purpose of conducting "banking business."

Public Act 82-105 postpones from March 1, 1983, to October 1, 1983, the effective date on which the maximum permissible APR for open-end credit plans and retail instalment sales contracts for goods other than motor vehicles will decrease from 18% to 15%.

Public Act 82-108 postpones from March 1, 1983, to October 1, 1983, the effective date on which the maximum permissible APR for the sale of motor vehicles will change from:

(1) 18% to 16% for new motor vehicles;
(2) 19¼% for a used motor vehicle which is less than three years old to 16¼% for a used motor vehicle which is less than two years old;
(3) 21½% for used motor vehicles more than three years old to 21½% for used motor vehicles more than two years old.

Public Act 82-174 gives the Banking Commissioner cease and desist powers with regard to certain consumer credit laws; makes the Commissioner's enforcement power more uniform.

CREDIT UNION DIVISION

The Credit Union Division is comprised of a director, an assistant director, seven field examiners, a pre-professional trainee and four support personnel. The division examines and supervises 154 state-chartered credit unions and meets with officers and directors of each credit union in order to review the findings of the examination report. The division also offers assistance to new

credit unions in an effort to ensure that directors, officers and committees understand their responsibilities and obligations under the law.

Condition and Operating Results

Membership in state-chartered credit unions decreased during 1982 due to the conversion of the Perkin-Elmer Employee Credit Union to a federal charter. If the year-end 1981 data is adjusted to exclude Perkin-Elmer, then membership shows a modest gain of almost 5,000 in 1982. Similarly, there was a substantial increase in credit union assets of $28.1 million, a 11.8% increase, bringing total assets to $264.8 million at year-end 1982. Net loans to members increased by less than $300 thousand; the bulk of the increased assets was placed in investment accounts at the Constitution State Corporate Credit Union – these investments increased by $25.8 million, almost a 100% increase for the year.

Total members' shares increased by $28.1 million in 1982, a 13.3% growth when 1981 figures are adjusted for the Perkin-Elmer conversion. This compares favorably to the 3.5% growth in shares reported in 1981. Debt retirement amounted to $1.2 million in 1982 and other liabilities decreased by $2.6 million. Consequently, there was a $2.4 million increase in members' equity in 1982 comprised of $1.5 million increase in reserves and $900 thousand increase in undivided earnings.

This summary of balance sheet changes in 1982 indicates that sources of funds, primarily increases in members' shares, totalled $29 million. These funds were used to acquire investments at Constitution State Corporate Credit Union, totaling $25.8 million, to retire debt and reduce other liabilities by $2.7 million and to increase loans to members by $500 thousand. Comparative aggregated balance sheet data for 1981 and 1982 are shown in Table No. 36 on page 123. Balance sheet data for individual credit unions are contained in Tables 38 and 39.

Constitution State Corporate Credit Union has not been included in the consolidated financial accounts because its members are credit unions, and its assets and liabilities are largely the liabilities and assets, respectively, of credit unions already included in the consolidation.

Earnings

During 1982, gross operating income of state-chartered credit unions amounted to $31.6 million, a $1.2 million, or 4.0%, increase over the previous year's income. Operating expense decreased by $4 million, or 2.8%, with the result that net income from operations was $18.2 million, a 9.7% increase over 1981's income from operations.

Income was derived primarily from interest earned on loans to members, however, the largest increase in income is attributed to the increase in invested funds and the high yields: earnings on investments were up $1.0 million, or 17.5%, from 1981. The decrease in operating expenses is due largely to a $400 thousand decrease in the cost of borrowed money. Interest paid on borrowed funds decreased significantly as a result of large reductions in outstanding obligations.

Dividends paid to members in 1982 were $16.4 million which represents a payout rate of 90.2% of net income from operations. A non-operating gain of almost $500 thousand was realized in 1982, and $1.3 million was transferred to reserves, leaving $900 thousand as the increase in undivided earnings in

1982. Undivided earnings at year-end 1982 were 20% greater than at year-end 1981.

Of the 153 state-chartered credit unions, excluding Constitution State Corporate, 22 paid dividends greater than 7%, 42 paid dividends of 7.0% on regular share accounts, 50 paid dividends at rates between 6.0% and 7.0%, 19 paid dividends at rates between 5.25% and 6.0%, and 11 paid dividends at rates of less than 5.25%. The breakdown of income, expenses and the disposition of earnings is shown in Table No. 40.

Constitution State Corporate Credit Union, Inc.

Constitution State Corporate Credit Union, Inc. is chartered by the state to serve member credit unions as a central credit union, providing the means by which member credit unions may invest surplus funds and standing ready to lend funds to member credit unions with excess demand for loans by individual members.

Investments by member credit unions, both federal- and state-chartered in Constitution State Corporate increased from $109.9 million to $214.9 million, an increase of 95.5%. Net loans to member credit unions decreased from $9.8 million to $3.0 million, while investments in securities, primarily short-term instruments and share accounts at the U.S. Central Credit Union, increased from $97.7 million to $215.2 million at year-end 1982.

Net operating income of Constitution State Corporate was $23.4 million, of which $22.8 million, or 97.4%, was paid out as dividends to member credit unions. This represents an average return of 14.0% on average amount invested funds of member credit unions, a decrease from the 15.3% average return reported in 1982.

Structure

Exclusive of Constitution State Corporate, there were 153 state-chartered credit unions with total assets of $264.8 million at year-end 1982 in Connecticut. During the year, three credit unions were liquidated, five were subject to mergers and one converted to federal charter. Details of these changes are found in Table 42.

Average asset size of state credit unions was $1.7 million. Forty credit unions, comprising 26.1% of all credit unions, had assets of $1.0 million or more. These credit unions accounted for 85.2% of all assets. The smallest, 32.0% of the credit unions, each had assets of less than $250,000; they accounted for 2.4% of all assets. Table 43 presents selected balance sheet items arranged by asset size of credit unions.

There were 265 federally chartered credit unions with total assets of $882 million as of year-end 1982. The average asset size of federal credit unions was $3.3 million.

Legislation

During the 1982 session of the General Assembly, the following Public Acts were approved which affect credit unions:

Public Act 82-109 liberalizes credit union policies with regard to member share accounts as follows:

(a) Deletes the mandatory assignment of member's shares when making a loan to a member, thus permitting a member holding an All-Savers, or similar certificate to borrow from the credit union without relinquishing

the favorable tax treatment afforded by such certificate.

(b) Removes the mandatory lien on shares of members, the purpose of which was to secure payment of all absolute and contingent liabilities of those members to the credit union.

(c) Deletes the requirement that the credit committee approve any share withdrawal, other than a withdrawal from a share draft account, which would reduce a member's total share balance below a floor based on (i) the members absolute or contingent liability to the credit union or (ii) the members total shares on the last day on which a loan was granted to him or to any other member for whom he was acting as co-maker or guarantor.

(d) Permits credit unions to base their dividend rates on the level of share balances.

Public Acts 82-92, 82-109 and *82-171* authorize new lending and investment powers to credit unions as follows:

(a) Authorize credit unions to issue credit cards to their members.

(b) Authorize credit unions to make variable-rate secured and unsecured loans to their members.

(c) Permit credit unions to invest up to 5% of their paid-in and unimpaired capital and surplus in shares or loans to other cooperatives with prior approval of the Banking Commissioner.

Public Act 82-139 removes the requirement for annual examination of credit unions and permits the Banking Commissioner to make examinations as frequently as the Commissioner deems appropriate or necessary.

The Act also permits the Commissioner to certify that the merger of credit unions must proceed, without delay, and without the required two-thirds vote of members, if one of the credit unions is in danger of becoming in a doubtful or failing financial condition.

Public Act 82-182 extends to employees of the Credit Union Division of the Department of Banking, who are not authorized to examine credit unions, the ability to borrow from a State of Connecticut employee credit union.

SECURITIES AND BUSINESS INVESTMENTS DIVISION

The Securities and Business Investments Division is responsible for the following areas subject to the general supervision of the Banking Commissioner: (1) the registration of Tender Offers, Securities and Business Opportunity programs for sale in Connecticut; (2) Broker-Dealer and Investment Adviser and Agent registration; (3) routine examinations of Broker-Dealer and Investment Adviser registrants; and (4) enforcement of the Tender Offer, Securities and Business Opportunity laws.

As of year-end 1982, the division was comprised of a division director, a director of enforcement, 10 examiners, a Connecticut Careers Trainee and 10 staff assistants.

Activities

Jurisdiction of the Banking Commissioner over the Tender Offer, Securities and Business Opportunity laws emanates from Chapters 661a, 662 and 662a of the General Statutes, respectively.

In connection with the securities and business opportunity laws, as of the year-end 1982, 19,723 persons were registered to engage in selling securities and to offer advice and management services regarding investments in securities. This represents a 27% increase over the number of registrants in 1981. Fifty-five percent of those registered were engaged in the general brokerage business. (See Tables numbered 51, 52, 52a and 54.)

During 1982, 67 routine broker-dealer and 49 investment adviser examinations were undertaken. This represents an increase of 2 in the former category. (See Table No. 54.)

In 1982, 2,352 registrations statements of issuers of securities prior to their sale in Connecticut were received. Forty-two registrations by sellers of business opportunity programs were received, an increase of 8 over the previous year. Ten business opportunity registrations were renewed. There was 1 tender offer registration during 1982. (See Table No. 55.)

During 1982, 113 securities complaints and 24 business opportunity complaints were processed. Sixty-four securities and 7 business opportunity investigations were initiated. Nine cease and desist orders were issued in the securities areas representing an increase of 7 over the previous year. One securities matter was referred for criminal action. (See Table No. 56.) Of all the complaints processed and investigations opened, most were resolved on the administrative level prior to their closure. Many of such administrative resolutions took the form of requiring those believed to be violating the law to offer rescissions to investors, to submit affidavits that no business would be conducted in Connecticut until properly registered or exempt from registration under the securities or business opportunity laws, to enter into consent agreements, or a combination of the foregoing.

In 1982, Counsel to the Banking Commissioner issued 1,956 interpretive opinions and exemption acknowledgements in the area of securities and 28 in the area of business opportunities. (See Table No. 57.)

Legislation

In 1982, Chapter 662 of the Connecticut General Statutes, the Connecticut Uniform Securities Act, was amended by *Public Act 82-149*. This Act, the substance of which took effect on May 11, 1982, makes certain changes to the definitional, registration and exemption provisions of the Uniform Securities Act, including:

(1) the removal of an exclusion from the definition of "agent" for persons representing an issuer in effecting transactions exempt under the private placement exemption contained in Section 36-490(b)(9)(a) of the Act,
(2) the provision of a definition for the term "issuer" in the context of oil, gas or mining offerings,
(3) the provision of an exclusion for noncash exchanges or securities where a class vote by security holders accompanies the exchange,
(4) the imposition of a requirement that all investment advisory contracts disclose the fee arrangement involved and the services to be rendered,
(5) the imposition of specific time limitations on the filing of registration documents,
(6) the imposition of a one-year effectiveness period for all registration statements,
(7) the provision of a post-sale registration procedure for securities which have been sold in violation of the Act,

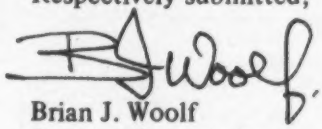
(8) the provision of an exemption for securities issued by any savings and loan association chartered in a state other than Connecticut,
(9) the provision of an exemption for small offerings, and
(10) the provision of an exemption for offerings exempted under Rules 505 and 506 of Regulation D promulgated by the Federal Securities and Exchange Commission.

Chapter 662a of the Connecticut General Statutes, the Connecticut Business Opportunity Investment Act, was amended by *Public Act 82-52*, which became effective October 1, 1982. The principle changes made by *Public Act 82-52* include:

(1) the provision of a post-sale registration procedure for business opportunities which have been sold in violation of the Act,
(2) the provision of a waiver of audited financial statements for business opportunity sellers who have been in business for less than one year if their financial statements are reviewed by an independent certified public accountant,
(3) the addition of a jurisdictional section in the Act, and
(4) the addition of a provision permitting business opportunity registrants to use the Uniform Franchise Offering Circular in lieu of the disclosure document required by Section 36-506 of the Act.

The only amendment to Chapter 661a of the Connecticut General Statutes, the Connecticut Tender Offer Act, was technical in nature and corrected an improper statutory reference in Section 36-460 of the Act. The amendment was contained in *Public Act 82-126*, which became effective on May 12, 1982.

Respectively submitted,



Brian J. Woolf
Banking Commissioner

STATE BANKS AND TRUST COMPANIES

Directory and Statistics

Executive Officer; Italicized type indicates Chief Executive Officer
Directors/Trustees; Italicized type indicates Chairman

AMITY BANK CORP. (WOODBRIDGE)
Incorporated 1964

EXECUTIVE OFFICERS–*President, Edward J. Cooney;* Vice President and Treasurer, Edward J. Maloney, Jr.; Vice President and Secretary, Felicity H.R. Lavin.

DIRECTORS–Mryon Blumenthal, Charles K. Bockelman, Edward J. Cooney, Robert G. Grodd, James J. Healy, Robert A. Katz, Pascale Musto, *Fred Nives,* Saul M. Ripps, Robert A. Slavitt, Arthur W. Sorensen, Jr., Maurice Sturm, Stephen Whalen.

THE BANK OF NEW HAVEN
Incorporated 1978

EXECUTIVE OFFICERS–*President, Joseph V. Ciaburri;* Executive Vice President, John D. Greco; Senior Vice President, Neil M. Beckwith; Senior Vice President, Stephen W. Mirabella; Vice President, Joseph F. Bruno; Vice President, W. Neil Godfrey; Vice President, Joseph A. Guardo; Vice President, Lorraine K. Young.

DIRECTORS–Richard L. Ades, Martin R. Anastasio, Joseph V. Ciaburri, *George M. Dermer,* Thomas M. Donegan, Albert M. D'Onofrio, Victor B. Hallberg, Theodore F. Hogan, Jr., Lawrence M. Liebman, Anna Nowak, Vincent A. Romei, Stanley Scholsohn, Alexander R. Showe.

BANK OF STAMFORD
Incorporated 1982

EXECUTIVE OFFICERS–*President, Dominick Uva, Jr.;* Chairman, Norman H. Reader; Vice President, Thomas R. Williams.

DIRECTORS–Eleanor P. Davis, James A. Ford, Robert Kennedy, Lucio F. Lionetti, Melvin L. Maisel, Julius Markiewicz, Robert P. Masotti, Hugh O'Connell, Linda N. Portanova, *Norman Reader,* Genaro J. Rubino, Carl W. Shanahan, Cresenzo Signore, Irwin Silver, Joseph Tooher, Dominick Uva, Jr., Richard Uva.

CHARTER OAK BANK AND TRUST COMPANY (HARTFORD)
Incorporated 1960

EXECUTIVE OFFICERS–*President, William E. Budds;* Senior Vice President, Roger F. Billings; Vice President and Treasurer, James J. Fox; Secretary, Salvatore F. Calio.

DIRECTORS–*William E. Budds,* Robert A. Foisie, Nicholas A. Lenge, A. John Macchi, Daniel Marshall, John E. O'Keefe, George A. Silvester, Thomas E. Worth.

CHESTER BANK
Incorporated 1914

EXECUTIVE OFFICERS–*President, Robert D. Mitchell;* Vice President, Stuart S. Joslyn; Vice President and Treasurer, Sisto D. Radicchi; Vice President, Bruce H. Watrous; Secretary, Peter J. Tiezzi, Jr.

DIRECTORS–Harry R. Archambault, Hamilton C. Bates, Jr., Merritt M. Comstock, Richard R. Daniels, Sr., Harold C. Jones, Stuart S. Joslyn, Barbara Kingsford, W. Michael McCulley, Robert D. Mitchell, Roycroft A. Monte, Sisto D. Radicchi, Robert W. Woodstock, *Arnold H. Watrous,* Daniel J. Zanardi.

THE CITIZENS BANK AND TRUST COMPANY OF GLASTONBURY
Incorporated 1966

EXECUTIVE OFFICERS–*President, Randy Stewart;* Executive Vice President and Treasurer, Alex Webster; Vice President, E.E. Novey; Secretary, Charles F. Monzeglio, Jr.; Controller, Richard O. Madden; Vice President, Robert Phelon; Vice President, Nicholas A. Konon, Jr.; Vice President, Dale Roath.

DIRECTORS–Francis B. Barnett, Jr., James D. Brown, Thomas J. Flanagan, William B. Glotzer, Robert J. Hale, Jay W. Jackson, Edward F. McCabe, Francis V. Manion, William L. Monaco, *Charles F. Monzeglio, Jr.,* E.E. Novey, Jr., James D. O'Connor, Stephen F. Ruff, Randy Stewart.

CITYTRUST (BRIDGEPORT)
Incorporated 1849

EXECUTIVE OFFICERS–*President, Jonathan A. Topham;* Secretary, Frank W. Estes; Executive Vice President, Reid C. Spencer; Senior Vice President, Michael G. Carew; Senior Vice President and Treasurer, Peter B. Salsbury; Senior Vice President, Stephen P. Boyle; Senior Vice President, Robert F. Cahill; Senior Vice President, Lawrence J. Bues; Senior Vice President, Peter G. Dahl; Senior Vice President, Peter W. Floeckher; Senior Vice President, M. James Geraghty; Senior Vice President, Thomas W. Grant, III; Senior Vice President, G. Thomas Lumpkin; Senior Vice President, Richard F. Meade; Senior Vice President, Murry H. Morse; Senior Vice President, Kenneth M. Park; Senior Vice President, Charles M. Strait; Senior Vice President, Kevin S. Tierney; Senior Vice President, Richard N. Tinker; Senior Vice President, Martha K. Wenz; Senior Vice President, Francis J. Wiatr, Sr.

DIRECTORS–Robert C. Baldwin, Walter Baum, Drummond C. Bell, Philip H. Burdett, Cameron Clark, Jr., Robert W. Dixon, Harlan H. Griswold, William A. Haist, Jr., Marion S. Kellogg, Hubert T. Mandeville, E. Cortright Phillips, Norman Schaff, Jr., Charles E. Spencer, *George F. Taylor*, Ernest C. Trefz.

COLONIAL BANK (WATERBURY)
Incorporated 1855

EXECUTIVE OFFICERS–*Chairman, Francis M. White;* President, George Ehrhardt, Jr.; Senior Vice President and Controller, Edmund J. Behan; Executive Vice President, Joseph Carlson, II; Senior Vice President and Secretary, Richard A. Glassman; Senior Vice President and Treasurer, Timothy J. O'Grady; Executive Vice President, Louis H. Ulizio, Jr.; Senior Vice President, Bruce A. Wilson.

DIRECTORS–William F. Andrews, Thomas F. Brennan, Orton P. Camp, Jr., John R. Caruso, Norman Cohen, John R. Coutts, John C. Dean, John A. DiBiaggio, George Ehrhardt, Jr., Lloyd W. Elston, I. Martin Fierberg, Joseph P. Flannery, Frederick O. Hoerle, Sister Margaret R. Kenny, Conrad J. Kronholm, Jr., Vincent B. Largay, Margaret W. Lawson, Arthur J. LoVetere, Alvin Lukash, Robert Mailhouse, Howard J. Mattioli, Edwin H. May, Jr., Alan J. McBean, John A. Michaels, L. Lawton Miner, Lance R. Odden, Walter H. O'Halloran, Francis J. Oneglia, G. Bradford Palmer, Jr., William J. Pape, II, William F. Partridge, Carl A. Peterson, John J. Redden, Harry F. Rice, Jr., David C. Robinson, Michael G. Sendzimir, Louis M. Solomon, Milton Sorokin, Robert L. Sykes, *Francis M. White.*

CONNECTICUT BANK AND TRUST COMPANY (HARTFORD)
Incorporated 1792

EXECUTIVE OFFICERS–*Chairman, Walter J. Connolly, Jr.;* Chairman of the Executive Committee, Roger M. Keefe; President, Gordon I. Ulmer; Vice Chairman, James F. McNally; General Counsel and Secretary, Edward Lane-Reticker; Vice President, Jose M. Calhoun; Vice President, Henry M. David, Jr.; Vice President, A. Cushman May; Vice President, James F. Orr, III; Vice President, John M. Pardy; Vice President, David B. Payne; Vice President and Treasurer, Seymour M. Smith.

DIRECTORS–Frederick G. Adams, Wallace Barnes, Edward B. Bates, David L. Coffin, Robert L. Cole, *Walter J. Connolly, Jr.*, Hershner Cross, William B. Ellis, James F. English, Jr., Carl N. Hansen, Lionel S. Jackson, Robert T. Jackson, Roger M. Keefe, James B. Love, James F. McNally, Denis F. Mullane, Deroy C. Thomas, Gordon I. Ulmer, Hicks B. Waldron, Robert H. Willis.

CONNECTICUT WOMEN'S BANK (GREENWICH)
Incorporated 1974

EXECUTIVE OFFICERS–*President, Thomas C. Nachod;* Vice President, Anthony J. Cedrone; Vice President and Treasurer, Judith J. Safford.

DIRECTORS–Sheila Arnaboldi, Michael A. Buzzeo, Richard E. Deutsch, Patricia C. Isbrandtsen, Mary-Elizabeth Jacques, Arthur Lutz, Arthur Marciano, Bernice T. Miller, Thomas C. Nachod, Bobbie Pickering Shannon, Lester H. Sharlach, Ruth L. Sims, Valerie L. Sodano, *Lois Sontag.*

THE FIDELITY TRUST COMPANY (STAMFORD)
Incorporated 1902

EXECUTIVE OFFICERS–*President, David V. Andrews;* Executive Vice President and Secretary, Augustine C. Troy; Senior Vice President and Treasurer, Edward T. Russell; Senior Vice President, Walter T. Sullivan.

DIRECTORS–Fred T. Allen, David V. Andrews, Robert A. Beer, Richard L. Brinckerhoff, *T. Ward Cleary*, John J. Cloonan, Kingsley Gillespie, Merle L. Lockwood, William Pitt, Lois PontBriant, Andrew R. Robustelli, Norman I. Schafler, Augustine C. Troy.

FIRST BANK (NEW HAVEN)
Incorporated 1792

EXECUTIVE OFFICERS–*President, F. Patrick McFadden, Jr.;* Executive Vice President, Thomas J. Cahill, Jr.; Senior Vice President, L. Kirk Baird, Jr.; Senior Vice President, Donald W. Grigley; Senior Vice President, Kenneth M. Klieback; Vice President, Michael V. Lewis; Senior Vice President, Carl W. Lindskog; Vice President, B. Patrick Madden; Senior Vice President, Francis A. Merola; Secretary, Moshe Reiss; Vice President, Bruce D. Stuckey; Senior Vice President, Josiah B. Venter; Senior Vice President, F. Perry Wilson, Jr.; Senior Vice President and Treasurer, William A. Young.

DIRECTORS–Kenneth G. Bishop, Dudley F. Blanchard, Guido Calabresi, Albert F. Clear, F. Francis D'Addario, Phillip T. Davidson, Roger M. Freeman, James H. Gilbert, Gary R. Ginsberg, Betsy D. Henley-Cohn, James B. Hurlock, Frank Kenna, James C. Lamberti, Robert E. Lapides, Frederick J. Mancheski, John E. McConnaughy, Jr., F. Patrick McFadden, Jr., Walter H. Monteith, Jr., Peter P. Nitze, Charles N. Schenck, III, Helmuth W. Schultze, Cornell Scott, G. Harold Welch, Jr., Walter L. Wise, Jr.

THE GLASTONBURY BANK AND TRUST COMPANY
Incorporated 1919

EXECUTIVE OFFICERS–*President, John H. Hamby, Jr.;* Executive Vice President, James Uccello; Senior Vice President, James A. Phillips; Senior Vice President and Treasurer, Allen L. Nielsen; Vice President, Keith D. McNamara; Secretary, Harvey A. Katz; Vice President, Charles U. Sullivan.

DIRECTORS–William G. Affleck, Loren J. Andreo, Ronald E. Bourbeau, Helen B. Gay, John H. Hamby, Jr., Alden A. Ives, Harvey A. Katz, Henry A. Kinne, Carl E. Larson, Louis P. Longo, Henry Saglio, Edward J. Sharr, Mark A. Sheptoff.

HOME BANK AND TRUST COMPANY (MERIDEN)
Incorporated 1854

EXECUTIVE OFFICERS–*President, John R. DiBella;* Executive Vice President and Treasurer, Raymond N. Lyons; Senior Vice President, Kenneth J. DeLisa; Vice President, John S. Newton; Vice President, William J. McGrath; Vice President, Donald E. McKnight; Vice President, Joseph J. Salinardi; Vice President and Secretary, Lorraine M. Douglas; Comptroller, Helen T. Correale.

DIRECTORS–Frank R. Ball, Paul B. Baron, A. Gordon Davis, Jr., John R. DiBella, Philip H. Hall, Barbara L. Harper, *Robert M. Luby*, Raymond N. Lyons, Frank J. Nastri, Robert P. Patton, Michael F. Stone, Carter H. White, Carlton H. Winslow.

THE HOUSATONIC BANK AND TRUST COMPANY (ANSONIA)
Incorporated 1975

EXECUTIVE OFFICERS–*President, Jasper J. Jaser;* Senior Vice President, James F. Rogers, III; Secretary, Henry F. Healey, Jr.; Controller, James M. Judd.

DIRECTORS–*Arnold J. Alderman*, Gerald J. Bogen, Newton D. Brenner, Barbara S. Dybas, David A. Einbinder, Saturno P. Francini, Guy J. Greco, Charles J. Greene, Henry F. Healey, Jr., Jasper J. Jaser, Sidney H. Joseph, Eugene D. Micci, Lawrence A. Pirritino, Frank Rapp, E. James Uberti, Peter J. Vartelas, Joel M. Young.

THE INDEPENDENT BANK AND TRUST COMPANY (WILLIMANTIC)
Incorporated 1910

EXECUTIVE OFFICERS–*President, Donald K. Hodgins;* Senior Vice President, Dana J. Gould; Vice President, Charles C. Clark; Vice President, Anita T. Hamblett; Vice President and Treasurer, Michael J. Hinchey; Vice President, John M. Korba, Jr.; Vice President, George J. Meehan; Vice President, David M. Nolan; Vice President, Paul A. Pepin; Secretary, Harry S. Gaucher, Jr.

DIRECTORS–George A. Baker, Jr., Alfred W. Brand, G. Rene Caron, Ellis V. Disch, Richard S. Doran, Lester E. Foster, Edward V. Gant, Harry S. Gaucher, Jr., Leverett M. Grant, Otto R. Hain, Donald K. Hodgins, Milton P. Kozelka, Willard J. Stearns, *Stanley J. Sumner*, Basil T. Tsakonas, Albert E. Waugh.

THE JEWETT CITY TRUST COMPANY
Incorporated 1921

EXECUTIVE OFFICERS–*President, Chester L. Dudkowski;* Treasurer, Leonard T. Stavrou.

DIRECTORS–Raymond Anderson, William Demicco, *Chester L. Dudkowski*, Stephen Jaskiewicz, John C. Lucey, Donald Ouillette, Hermon B. Tripp, Jerome Zuckerbraun.

THE LAFAYETTE BANK AND TRUST COMPANY (BRIDGEPORT)
Incorporated 1964

EXECUTIVE OFFICERS–*President, Peter Stassa, Jr.;* Treasurer, Lawrence B. Schwartz; Senior Vice President, Wesley A. Radcliffe; Senior Vice President, Jerome J. Whalen; Senior Vice President, Michael L. Zinkiewicz; Vice President, Peter A. Banca; Vice President, James M. Campbell; Vice President, Martin Moomjian; Vice President, Susan E. Odoardi; Vice President, Robert A. Pagliuco; Vice President, Thomas J. Prall, Jr.; Vice President, Jack L. Weinberg; Comptroller, David F. Lucas; Secretary, Kenneth F. Zarrilli.

DIRECTORS–Louis I. Gladstone, Alfred Goldreyer, Donald W. Harrison, Roderick C. McNeil, III, Leonard R. Meyers, William L. Rudkin, Robert D. Russo, James P. Schwartz, Lawrence B. Schwartz, Peter Stassa, Jr., Henry S. Stern, Kenneth F. Zarrilli.

MANCHESTER STATE BANK
Incorporated 1970

EXECUTIVE OFFICERS–*President and Treasurer, Nathan G. Agostinelli,* Executive Vice President, Joseph Schauster; Vice President, Richard R. Lauzier; Vice President, Stanley J. Jarvis; Secretary, Ronald Jacobs.

DIRECTORS–Paul J. Aceto, Nathan G. Agostinelli, *Andrew Ansaldi, Jr.,* Stephen J. Cavagnaro, Richard Cobb, Anthony Dzen, Ronald Jacobs, Nicholas A. LaPenta, Roxie E. Leone, Francis R. Murray, William A. Oleksinski, Samuel D. Pierson, Joseph Schauster, John F. Tierney, Edward J. Tomkiel.

THE MATTATUCK BANK AND TRUST COMPANY (WATERBURY)
Incorporated 1971

EXECUTIVE OFFICERS–*President, Robert E. Maloney;* Senior Vice President, Waldo W. Robison; Vice President, George R. Angrave; Vice President, Patrick J. Basile; Vice President, Gary W. Biros; Vice President, John J. Carosella; Vice President, Paul G. Chipko; Vice President, Nancy J. Ellsworth; Vice President, Melinda A. Halperin.

DIRECTORS–Edmond C. Bowen, Edmund T. Crowe, Daniel D'Angelo, Benjamin M. DeAngelis, R. Willard Hogg, Edward J. Madden, *Robert E Maloney,* Frederic E. Mascolo, J. Clayton Ney, Sr., Grace G. Post, Joseph Renzoni, Campbell Singleton, Michael Stolfi, H. John Weisman.

THE MERCHANTS BANK AND TRUST COMPANY (NORWALK)
Incorporated 1917

EXECUTIVE OFFICERS–*President, J. Robert Newman;* Senior Vice President and Secretary, Larry L. Bentley; Senior Vice President and Treasurer, Daniel M. Gewant; Senior Vice President, A. Peter Lomaglio; Senior Vice President, John H. Jeyne; Controller, Salvatore B. Gambino.

DIRECTORS–Larry L. Bentley, Bernard Breeman, Robert J. Callahan, Maurice E. Devine, Richard C. Farley, Russell Frost, III, John J. Gardella, Henry A. Iffland, Stewart J. Leonard, J. Robert Newman, Thomas E. O'Connor, Edwin Safir, Edward J. Tracey, Rose Marie Verrilli, Stephen B. Weitz.

THE MERIDEN TRUST AND SAFE DEPOSIT COMPANY
Incorporated 1889

EXECUTIVE OFFICERS–*President, William C. Kilroy;* Vice President and Treasurer, Robert G. Gattilia; Vice President and Secretary, Newell S. Sly.

DIRECTORS–*Frederick K. Calkins,* Robert G. Church, Robert G. Gattilia, Howard E. Houston, O. Clarence Hugo, William C. Kilroy, Paul H. Miller, C. Eugene Mosher, David W. Parke, John F. Peckham, Newell S. Sly, F. Paul Scalzi.

NEW BRITAIN BANK AND TRUST COMPANY
Incorporated 1907

EXECUTIVE OFFICERS–*President, Andrew A. DelGrego;* Senior Vice President, Donald F. Kanoff; Vice President and Secretary, Donald D. Barton; Vice President and Treasurer, Warren C. Nyborg; Vice President, Robert M. Pawloski; Vice President, Christopher M. Soulias; Vice President, Foster S. White; Vice President, James M.F. Weir; Vice President, Richard M. Albert; Vice President, James J. Kerrigan, Jr.

DIRECTORS–William E. Attwood, John T. Burke, Albert F. Clear, Anthony A. Cooper, Phillip T. Davidson, Andrew A. DelGrego, Garth W. Edwards, Joseph D. Filomeno, Joseph J. Gustin, J. Noxon Howard, F. Don James, Nancy L. Johnson, William T. Livingston, F. Patrick McFadden, Jr., Edward J. Oaky, John Perakos, Janusz S. Podlasek, Eliot H. Porter, II, Hugh Rowland, Arthur J. Van Vleet.

NEW CANAAN BANK AND TRUST COMPANY
Incorporated 1976

EXECUTIVE OFFICERS–*President, Richard A. Winfield;* Vice President, Alexander Turovetz; Vice President, James E. Crane, II; Treasurer, Bruce H. Poole; Secretary, Joseph J. Rucci, Jr.

DIRECTORS–Richard L. Ahern, Emil F. Ayaseh, Gordon A. Fox, Paul D. Griffin, Michael D. Hobbs, Daniel S. Jones, Robert E. Mallozzi, Jr., Robert E. Nielsen, Frances Frost Overlock, John R. Pfeffer, John W. Pickering, Jr., Joseph J. Rucci, Jr., Peter M. Santella, T. Brock Saxe, Robert C. Sigg, Marguerite L. Stinchfield, Alexander Turovetz, Richard A. Winfield.

NEW ENGLAND BANK AND TRUST COMPANY (ENFIELD)
Incorporated 1971

EXECUTIVE OFFICERS–*President, William Summers;* Vice President and Treasurer, John P. Beiletti.

DIRECTORS–Tadeus J. Buczkowski, Carmen F. Calbi, Jr., *George A. Colli, Jr.*, Arne H. Dalene, Dominic J. Ferraina, Hurlburt H. Frew, Robert L. Keeney, Jr., James S. Peters, II, Thomas R. Smyth, William Summers, Edward J. Szewczyk, John A. Trappe, Henry Turbak, John H. Whiteley.

THE NEW MILFORD BANK AND TRUST COMPANY
Incorporated 1975

EXECUTIVE OFFICERS–*President, Donald H. Broderick;* Vice President, Daniel W. Kelly, Jr.; Treasurer, Kevin L. Dumas.

DIRECTORS–Donald Broderick, Norman Flayderman, Lawrence Greenhaus, Ruth Henderson, Paul Hulton, Victor Lautier, Robert W.X. Martin, Norbert E. Mitchell, Sr., Henry Perlowsky, *Frederick P. Planz*, Walter G. Southworth, Jack Straub.

THE NORTH AMERICAN BANK AND TRUST COMPANY (STRATFORD)
Incorporated 1973

EXECUTIVE OFFICERS–*President, Sheldon L. Pollock;* Executive Vice President and Treasurer, Morris Eisenberg; Senior Vice President, Frederick W. Walker, II; Vice President, Kenneth Brennan; Vice President, Allen P. Sawtelle; Vice President, Jim Kenney; Vice President, Robert Pelliccia.

DIRECTORS–*Leon G. Farr*. George F. Enhorning, Alfred J. Gallucci, John T. Garthwait, Maurice Janazzo, E. John Manca, Alfred N. Marulli, Sr., I. Sidney Milwe, Irving Morris, Manuel Nunes, Sheldon L. Pollock, Donald J. Rinaldi, William J. Sullivan, Thomas E. Walshe, Nelson Zackin.

THE PUTNAM TRUST COMPANY OF GREENWICH
Incorporated 1914

EXECUTIVE OFFICERS–*Chairman, Frank J. Coyle;* President, Donald R. Blair; Senior Vice President, George F. Chelwick; Senior Vice President and Treasurer, William Engborg; Senior Vice President, Haven A. Knight; Senior Vice President and Controller, John H. Kuck; Vice President and Secretary, Wm. Richard Moller, Jr.

DIRECTORS–Donald R. Blair, *Frank J. Coyle*, Philip M. Drake, Gordon W. Fawcett, William S. Gray, Jr., William S. Hirschberg, Whitman Hobbs, F. Joseph Holleran, Harold J. Hudson, Jr., J. Howard Laeri, Frank Y. Larkin, Albert H. Leader, Emil Mosbacher, Jr., Blake T. Newton, Jr., Vincent F. Ostrom, Frank Pace, Jr., Gordon W. Reed, Arthur J. Santry, Jr., Howard P. Serrell, Richard R. Shinn, Edwin Thorne, Joan M. Warburg, Clark M. Whittemore, Jr.

SALISBURY BANK AND TRUST COMPANY (LAKEVILLE)
Incorporated 1874

EXECUTIVE OFFICERS–*Chairman, John E. Rogers;* President, Robert T. Cunningham; Vice President and Treasurer, John F. Perotti; Vice President and Secretary, Margaret D. Hahne; Vice President, Craig E. Toensing.

DIRECTORS–Albert Borden, Alfred E. Brewer, Robert T. Cunningham, A. Mitchell Finlay, Dolan P. Garrity, *John E. Rogers*, John A. Segalla, Michael Turnure, Jeffrey P. Walker, Donald T. Warner, Anna Whitbeck.

SECURITY BANK AND TRUST COMPANY (BLOOMFIELD)
Incorporated 1972

EXECUTIVE OFFICERS–*President, Joseph A. Gozzo;* Vice President and Treasurer, Thomas R. Jezouit; Vice President, Brian D. Porch; Vice President, Margaret V. Michelson.

DIRECTORS–Richard D. Bronson, William J. Brown, Morris Budkofsky, Donald Cagenello, Justin J. Donnelly, Sr., Joseph A. Gozzo, John W. Leavitt, *Stanley A. MacBeth*, Dominic Marandino, Philip Rubin, Daniel J. Sayadoff, Sr., L. Paul Sullivan, John Vasquez.

SEYMOUR TRUST COMPANY
Incorporated 1905

EXECUTIVE OFFICERS–*Chairman, Earl B. Boies;* President, Robert H. Foster; Treasurer, Raymond P. Johnson.

DIRECTORS–*Earl B. Boies,* Joseph E. Bilanin, Henry T. Chatfield, Robert H. Foster, William F. Foster, John B. Hill, James C. Hummel, James K. Klarides, Richard L. Wanner, Samuel C. Wheeler.

THE SIMSBURY BANK AND TRUST COMPANY
Incorporated 1916

EXECUTIVE OFFICERS–*President, Thornton B. Morris;* Senior Vice President and Secretary, Lincoln S. Young; Vice President, Edwin A. Martin; Treasurer, Bertram A. Johnson.

DIRECTORS–Dominic P. Bogino, John L. Cannon, Virginia S. Connolly, Robert E. Darling, Jr., John E. Ellsworth, Robert K. Milkey, Harvey G. Moger, Thornton B. Morris, James J. Preble, Robert W. Sanford, C. Edwin Skoglund, Oliver W. Thompson, Robert W. Tuller, Richard D. Wagner, Jon W. Webber.

THE SOUTH WINDSOR BANK AND TRUST COMPANY
Incorporated 1963

EXECUTIVE OFFICERS–*President, Paul R. Longchamps;* Vice President and Treasurer, Donald R. Page; Secretary, John T. Kearney.

DIRECTORS–Thomas M. Burgess, *James T. Farrell,* Samuel Gordon, John T. Kearney, Edward R. Kuehn, Paul R. Longchamps, Enoch W. Pelton, Anthony F. Rempe, Jr., Charles B. Shepard, Jean E. Shepard, III.

THE TERRYVILLE TRUST COMPANY
Incorporated 1929

EXECUTIVE OFFICERS–*President, Robert Festa;* Vice President, Fletcher Carter; Vice President, Robert G. Stanulis; Secretary, Steven Kowaleski.

DIRECTORS–Robert Festa, *Paul Finan,* Richard D. Gilland, William D. Johnson, Steven Kowaleski, Frank Laviero, William Lyga, John J. Lyons, Andrew Delgrego, Aaron Simon, Robert G. Stanulis, Victor Z. Szymanski.

UNION TRUST COMPANY (STAMFORD)
Incorporated 1889

EXECUTIVE OFFICERS–*Chairman, Thomas F. Richardson;* President, Eric R. Hansen; Executive Vice President, David A. Tapley; Executive Vice President, Edward G. Williams; Senior Vice President and Treasurer, Peter V. Young; Senior Vice President, Robert J. Bromfield; Senior Vice President, Yerbury G. Burnham; Senior Vice President, Yates P. Eckert; Senior Vice President, Gerard E. Finn; Senior Vice President, William J.H. Foster; Senior Vice President, James Hughes; Senior Vice President, George R. Kabureck; Senior Vice President, Leo G. Kleine; Senior Vice President, Frank J. Kugler, Jr.; Senior Vice President, Bruce R. Lively; Senior Vice President, William E. Moore; Senior Vice President, Robert A. Peck; Senior Vice President, George R. Reid; Senior Vice President, Warren T. Reuman; Vice President and Comptroller, Ernest J. Verrico; Vice President and Secretary, Ann P. Rutherford; Vice President, Lorraine M. DeMino; Vice President, Lloyd T. Harrell.

DIRECTORS–D. Allan Bromley, Gino P. Giusti, J. Robert Gunther, Eric R. Hansen, Robert W. Harcke, John M. Hemske, Robert E. Ix, O. Haydn Owens, Jr., Kenneth A. Randall, *Thomas F. Richardson,* Audrey M. Sargent, William F. Schmied, Robert H. Sorensen, Theodore F. Talmage, Henry H. Townshend, Jr., Paul E. Waggoner, Howard R. Weckerley.

UNITED BANK & TRUST COMPANY (HARTFORD)
Incorporated 1903

EXECUTIVE OFFICERS–*President, James J. Preble;* Executive Vice President, Charles P. Britton, III; Senior Vice President and Treasurer, James F. Murphy; Senior Vice President, Albert Karam; Senior Vice President and Secretary, Louis Pellino; Vice President and Controller, Anson C. Hall, Jr.

DIRECTORS–H. Meade Alcorn, Jr., Carlyle F. Barnes, Joseph B. Burns, Kevin V. Dowling, Frederick R. Downs, Jr., Russell E. Hartmann, W. Bruce Huyghue, Lafayette Keeney, W. Lester Killen, Winfred A. Kloter, Frederick C. Maynard, Jr., James F. Murphy, Elizabeth L. Pinner, *James J. Preble,* George B. Raymond, Wesley A. Songer, W. Page Wodell.

THE VALLEY BANK AND TRUST COMPANY (BRIDGEPORT)
Incorporated 1973

EXECUTIVE OFFICERS–*President, A. Joseph Romano;* Senior Vice President, Robert J. Baptist; Vice President, Linda A. Wright; Vice President and Comptroller, Daniel P. Kodz; Treasurer, Jerome Goldman; Secretary, Allan J. Rosen.

DIRECTORS–*James M. Breiner,* William Brennan, Victor J. Castaldo, Fred M. Cecarelli, Mario D'Addario, John V. DiBiaso, David Engelson, James A. Fair, Jerome Goldman, Arnold Goodman, Francis Mason, Joseph Morosko, Allan J. Rosen, S. George Santa, Dan Simonetti.

THE VILLAGE BANK AND TRUST COMPANY OF RIDGEFIELD
Incorporated 1974

EXECUTIVE OFFICERS–*President, Roger W. Robichaud;* Secretary, Romeo G. Petroni; Executive Vice President, Robert V. Macklin; Vice President and Treasurer, James R. Umbarger; Vice President, Robert W. Peterson.

DIRECTORS–Enrico Addessi, Richard O. Carey, Herbert Chayes, Nicholas R. DiNapoli, Jr., *Lewis J. Finch,* Madeline Contegni, Edward J. Hannafin, George Kaufman, Joseph L. Knapp, Romeo G. Petroni, Roger W. Robichaud, Robert Scala, Gino Torcellini.

THE WESTPORT BANK AND TRUST COMPANY
Incorporated 1913

EXECUTIVE OFFICERS–*Chairman, William E. Andersen;* President, Robert E. Murray; Executive Vice President and Treasurer, William J. Ragué.

DIRECTORS–*William E. Andersen,* George H. Damman, William L. Gault, Lester R. Giegerich, Robert M. Halloran, Charles W. Horsfall, William E. Mitchell, Robert E. Murray, Michael A. Perrottelli, William J. Ragué, Jay Sherwood, Philip Silver.

WINDSOR BANK AND TRUST COMPANY
Incorporated 1973

EXECUTIVE OFFICERS–*President, Barry R. Loucks;* Vice President, Raymond G. Halsted; Vice President and Treasurer, Kazik L. Skoczylas.

DIRECTORS–*Wilson M. Alford, Sr.,* John C. Carmon, John A. Coccomo, Sr., Lester R. Daddario, Russell A. Ferrigno, John H. King, Barry R. Loucks, John J. Narkiewicz, Benjamin Sasportas, Morton Shoham, Paul H. Wabrek, Walter R. Whelan, John R. Winalski.

Table No. 1
COMPARATIVE REPORT OF CONDITION
CONSOLIDATED BALANCE SHEET FOR STATE BANKS AND TRUST COMPANIES – DECEMBER 31, 1982 AND DECEMBER 31, 1981
(Amounts in thousands of dollars)

ASSETS	12-31-82	12-31-81	Increase (Decrease)	Percentage Change
Cash and due from depository institutions	$1,718,168	$1,402,432	$315,736	22.51%
U.S. Treasury securities	447,255	434,815	12,440	2.86
Obligations of other U.S. Government agencies and corporations	185,619	192,939	(7,320)	(3.79)
Obligations of States and political subdivisions in the United States	1,108,983	1,100,260	8,723	.79
Other bonds, notes, and debentures	137,520	67,234	70,286	104.54
Federal Reserve stock and corporate stock	32,778	28,451	4,327	15.21
Trading account securities	9,183	6,502	2,681	41.23
Federal funds sold and securities purchased u/a to resell	357,086	167,134	189,952	113.65
Loans, Total (excluding unearned income)	[6,383,851]	[5,801,756]	[582,095]	10.03
Less: Allowance for possible loan losses	(90,835)	(60,153)	(30,682)	51.01
Loans, Net	6,293,016	5,741,603	551,413	9.60
Lease financing receivables	64,130	52,907	11,223	21.21
Bank premises, furniture and fixtures, and other assets	184,244	160,003	24,241	15.15
Real estate owned other than bank premises	31,637	51,741	(20,104)	(38.86)
Investments in unconsolidated subsidiaries and associated companies	67	65	2	3.08
Customers' liability to this bank on acceptances outstanding	44,751	40,943	3,808	9.30
Other assets	203,520	199,882	3,638	1.82
Total Assets	**10,817,957**	**9,646,911**	**1,171,046**	**12.14**
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	2,451,255	2,373,541	77,714	3.27
Time and savings deposits of individuals, partnerships, and corporations	5,481,785	4,480,234	1,001,551	22.35
Deposits of United States Government	15,204	24,139	(8,935)	(37.01)
Deposits of States and political subdivisions in the United States	560,091	632,700	(72,609)	(11.48)
Deposits of foreign governments and official institutions	8,867	4,771	4,096	85.85
Deposits of commercial banks	132,564	144,491	(11,927)	(8.25)
Certified and officers' checks	75,256	74,466	790	1.06
Total Deposits	**8,725,022**	**7,734,342**	**990,680**	**12.81**
Total demand deposits	2,760,857	2,704,122	56,735	2.10
Total time and savings deposits	5,964,165	5,030,220	933,945	18.57
Federal funds purchased and securities sold u/a to repurchase	1,054,931	973,264	81,667	8.39
Interest-bearing demand notes (note balances) issued to the U.S. Treasury	86,880	88,282	(1,402)	(1.59)
Other liabilities for borrowed money	52,648	11,725	40,923	349.02
Mortgage indebtedness and liability for capitalized leases	11,131	11,154	(23)	(.21)
Bank's liability on acceptances executed and outstanding	44,756	40,943	3,813	9.31
Other liabilities	154,389	151,860	2,529	1.67
Total Liabilities (excluding subordinated notes and debentures)	**10,129,757**	**9,011,570**	**1,118,187**	**12.41**
Subordinated notes and debentures	11,330	12,883	(1,553)	(12.05)
EQUITY CAPITAL				
Common Stock	112,360	110,434	1,926	1.74
Surplus	312,601	248,683	63,918	25.70
Undivided profits	250,352	261,420	(11,068)	(4.23)
Reserve for contingencies and other capital reserves	1,557	1,921	(364)	(18.95)
Total Equity Capital	**676,870**	**622,458**	**54,412**	**8.74**
Total Liabilities and Equity Capital	**$10,817,957**	**$9,646,911**	**$1,171,046**	**12.14%**

Table No. 2–STATEMENT OF ASSETS, DECEMBER 31, 1982
(Amounts in thousands of dollars)

NAME OF BANK	Cash and due from depository institutions	U.S. Treasury securities	Obligations of other U.S. Government agencies and corporations	Obligations of States and political subdivisions in the U.S.	Other bonds, notes, and debentures	Federal Reserve stock and corporate stock
Amity Bank Corp., Woodbridge	$3,496	$1,250	$250	$50	$1	$16
Bank of New Haven	5,105	3,990	204	5,601	96	.....
Bank of Stamford	441	.....	545	.....	.....	.....
Charter Oak Bank and Trust Co., Hartford	8,560	2,739	200	3,415	1,296	281
Chester Bank	4,616	1,101	3,050	7,786	.....	164
Citizens Bank and Trust Co., Glastonbury	3,068	1,496	904	5,887	35	383
Citytrust, Bridgeport	46,628	25,069	14,095	148,730	1,862	.....
Colonial Bank, Waterbury	90,180	97,136	39,723	97,357	20,441	1,982
Connecticut Bank and Trust Co., Hartford	1,059,576	87,321	14,692	342,568	1,847	2,804
Connecticut Women's Bank, Greenwich	926	1,527	1,290	.....	602	.....
Fidelity Trust Company, Stamford	15,116	11,770	15,419	15,136	879	.....
First Bank, New Haven	64,078	11,890	20,626	86,466	2,690	31
Glastonbury Bank and Trust Co.	5,125	3,413	.....	6,358	1,838	1,093
Home Bank and Trust Co., Meriden	15,860	9,748	3,433	10,463	311	311
Housatonic Bank & Trust Co., Ansonia	9,667	1,514	251	3,967	210	.....
Independent Bank & Trust Co., Willimantic	9,932	5,592	7,700	20,598	1,070	587
Jewett City Trust Company	1,058	1,923	1,196	1,788	484	61
Lafayette Bank and Trust Co., Bridgeport	9,508	1,101	2,930	13,879	5,589	539
Manchester State Bank	2,475	341	.....	685	233	35
Mattatuck Bank and Trust Co., Waterbury	14,156	1,187	1,501	5,956	125	.....
Merchants Bank and Trust Co., Norwalk	8,508	3,295	.....	12,524	.....	3,321
Meriden Trust and Safe Deposit Co.	1,727	117	.....	664	73	16
New Britain Bank and Trust Co.	8,868	5,698	1,300	23,487	250	43
New Canaan Bank and Trust Co.	2,699	2,799	1,581	999	.....	.....
New England Bank and Trust Co., Enfield	4,988	360	350	1,276	.....	1,516

New Milford Bank and Trust Co.	2,215	6,200	600	8,625	.....	.....
North American Bank & Trust Co., Stratford	3,124	2,762	1,524	10,686	198	117
Putnam Trust Co., Greenwich	24,958	3,998	7,249	24,827	9,948	.....
Salisbury Bank and Trust Co., Lakeville	2,423	911	700	8,338	.....	272
Security Bank and Trust Co., Bloomfield	5,151	802	.....	3,063	120	.....
Seymour Trust Company	3,131	4,819	2,800	5,855	60	1,036
Simsbury Bank and Trust Co.	26,124	7,802	1,507	14,714	497	1,601
South Windsor Bank and Trust Co.	2,990	799	101	7,484	35	149
Terryville Trust Company	2,141	1,000	1,400	3,136	101	.....
Union Trust Company, Stamford	136,905	101,451	15,000	125,280	73,979	11,927
United Bank & Trust Co., Hartford	85,016	24,894	6,150	52,578	11,252	3,946
Valley Bank and Trust Co., Bridgeport	5,763	167	10,489	832	389	323
Village Bank and Trust Co., Ridgefield	2,860	3,609	324	3,404	.....	.....
Westport Bank and Trust Co.	13,962	5,002	4,500	20,418	999	224
Windsor Bank and Trust Co.	5,044	662	2,035	4,103	10	.....
Total	**$1,718,168**	**$447,255**	**$185,619**	**$1,108,983**	**$137,520**	**$32,778**
Percentage to Total	**15.88%**	**4.14%**	**1.72%**	**10.25%**	**1.27%**	**0.30%**

Table No. 2–STATEMENT OF ASSETS, DECEMBER 31, 1982–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Trading account securities	Federal Funds sold and securities purchased u/a to resell	Loans, Total (excluding unearned income)	Less: Allowance for possible loan losses	Loans, net	Lease financing receivables
Amity Bank Corp., Woodbridge	.....	$4,525	$9,984	$112	$9,872	.....
Bank of New Haven	.....	7,000	31,734	190	31,544	.....
Bank of Stamford	.....	5,000	6,673	20	6,653	.....
Charter Oak Bank and Trust Co., Hartford	.....	3,800	23,206	263	22,943	.....
Chester Bank	.....	600	27,613	235	27,378	.....
Citizens Bank and Trust Co., Glastonbury	.....	850	45,574	375	45,199	.....
Citytrust, Bridgeport	.....	.....	667,365	7,230	660,135	$3,014
Colonial Bank, Waterbury	$595	27,000	832,298	30,726	801,572	5,738
Connecticut Bank and Trust Co., Hartford	6,204	68,856	2,149,038	25,840	2,123,198	47,147
Connecticut Women's Bank, Greenwich	.....	2,700	9,027	97	8,930	.....
Fidelity Trust Company, Stamford	.....	10,700	79,300	922	78,378	.....
First Bank, New Haven	.....	7,710	404,179	5,253	398,926	3,515
Glastonbury Bank and Trust Co.	.....	5,600	60,906	417	60,489	.....
Home Bank and Trust Co., Meriden	.....	4,500	70,377	616	69,761	.....
Housatonic Bank & Trust Co., Ansonia	.....	400	14,491	151	14,340	.....
Independent Bank & Trust Co., Willimantic	.....	7,800	71,819	424	71,395	.....
Jewett City Trust Company	.....	2,600	9,093	32	9,061	.....
Lafayette Bank and Trust Co., Bridgeport	128	22,250	54,760	684	54,076	.....
Manchester State Bank	.....	2,100	18,280	170	18,110	.....
Mattatuck Bank and Trust Co., Waterbury	.....	10,015	43,240	480	42,760	.....
Merchants Bank and Trust Co., Norwalk	.....	6,000	88,949	600	88,349	212
Meriden Trust and Safe Deposit Co.	.....	1,600	5,032	153	4,879	.....
New Britain Bank and Trust Co.	.....	7,730	73,676	793	72,883	.....
New Canaan Bank and Trust Co.	.....	3,000	20,419	200	20,219	.....
New England Bank and Trust Co., Enfield	.....	1,950	18,603	157	18,446	.....

New Milford Bank and Trust Co.	.....	2,900	30,843	237	30,606	.....
North American Bank & Trust Co., Stratford	.....	2,700	38,228	629	37,599	1,408
Putnam Trust Co., Greenwich	.....	22,500	119,357	1,005	118,352	.....
Salisbury Bank and Trust Co., Lakeville	.....	3,500	22,268	121	22,147	.....
Security Bank and Trust Co., Bloomfield	.....	5,500	13,396	138	13,258	.....
Seymour Trust Company	.....	800	33,275	335	32,940	.....
Simsbury Bank and Trust Co.	.....	5,800	50,620	637	49,983	.....
South Windsor Bank and Trust Co.	.....	1,000	28,868	341	28,527	.....
Terryville Trust Company	.....	1,500	20,234	136	20,098	.....
Union Trust Company, Stamford	.....	30,000	843,335	7,131	836,204	3,096
United Bank & Trust Co., Hartford	2,256	47,600	188,794	2,433	186,361	.....
Valley Bank and Trust Co., Bridgeport	.....	4,100	32,732	382	32,350	.....
Village Bank and Trust Co., Ridgefield	.....	2,200	15,693	161	15,532	.....
Westport Bank and Trust Co.	.....	12,000	95,022	815	94,207	.....
Windsor Bank and Trust Co.	.....	700	15,550	194	15,356	.....
Total	**$9,183**	**$357,086**	**$6,383,851**	**$90,835**	**$6,293,016**	**$64,130**
Percentage to Total	**0.09%**	**3.30%**	**59.1%**	**0.84%**	**58.17%**	**0.59%**

Table No. 2–STATEMENT OF ASSETS, DECEMBER 31, 1982–Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Bank premises, furniture and fixtures, and other assets	Real estate owned other than bank premises	Investment in unconsolidated subsidiaries and associated companies	Customers' liability to this bank on acceptances outstanding	Other assets	Total assets
Amity Bank Corp., Woodbridge	$776	.....	.....	.....	$323	$20,559
Bank of New Haven	1,247	$82	.....	.....	653	55,522
Bank of Stamford	806	.....	.....	.....	144	13,589
Charter Oak Bank and Trust Co., Hartford	486	399	.....	.....	978	45,097
Chester Bank	274	.....	.....	.....	753	45,722
Citizens Bank and Trust Co., Glastonbury	1,779	489	.....	.....	725	60,815
Citytrust, Bridgeport	15,127	3,111	.....	$130	17,688	935,589
Colonial Bank, Waterbury	23,014	6,749	.....	929	30,453	1,242,869
Connecticut Bank and Trust Co., Hartford	58,257	14,768	.....	31,231	54,414	3,912,883
Connecticut Women's Bank, Greenwich	266	.....	.....	.....	376	16,617
Fidelity Trust Company, Stamford	2,998	.....	.....	.....	2,967	153,363
First Bank, New Haven	14,255	1,540	.....	823	12,598	625,148
Glastonbury Bank and Trust Co.	1,274	421	$67	.....	1,440	87,118
Home Bank and Trust Co., Meriden	1,831	143	.....	.....	1,526	117,887
Housatonic Bank & Trust Co., Ansonia	282	173	.....	.....	589	31,393
Independent Bank & Trust Co., Willimantic	2,030	165	.....	.....	1,635	128,504
Jewett City Trust Company	113	.....	.....	.....	32	18,316
Lafayette Bank and Trust Co., Bridgeport	1,337	137	.....	.....	1,356	112,830
Manchester State Bank	612	.....	.....	.....	204	24,795
Mattatuck Bank and Trust Co., Waterbury	979	219	.....	.....	844	77,742
Merchants Bank and Trust Co., Norwalk	2,526	569	.....	.....	1,934	127,238
Meriden Trust and Safe Deposit Co.	66	.....	.....	.....	2	9,144
New Britain Bank and Trust Co.	1,545	79	.....	.....	1,655	123,538
New Canaan Bank and Trust Co.	545	.....	.....	.....	474	32,316
New England Bank and Trust Co., Enfield	606	109	.....	.....	331	29,932

New Milford Bank and Trust Co.	1,205	120	.....	.....	873	53,344
North American Bank & Trust Co., Stratford	1,925	38	.....	.....	2,453	64,534
Putnam Trust Co., Greenwich	3,958	.....	.....	.....	3,221	219,011
Salisbury Bank and Trust Co., Lakeville	555	.....	.....	.....	544	39,390
Security Bank and Trust Co., Bloomfield	643	.....	.....	.....	551	29,088
Seymour Trust Company	1,325	71	.....	.....	851	53,688
Simsbury Bank and Trust Co.	1,288	.....	.....	.....	2,320	111,636
South Windsor Bank and Trust Co.	454	.....	.....	.....	688	42,227
Terryville Trust Company	992	.....	.....	.....	316	30,684
Union Trust Company, Stamford	26,855	983	.....	11,638	42,926	1,416,244
United Bank & Trust Co., Hartford	4,740	18	.....	.....	10,005	434,816
Valley Bank and Trust Co., Bridgeport	2,021	394	.....	.....	619	57,447
Village Bank and Trust Co., Ridgefield	659	.....	.....	.....	426	29,014
Westport Bank and Trust Co.	3,903	527	.....	.....	3,057	158,799
Windsor Bank and Trust Co.	690	333	.....	.....	576	29,509
Total	**$184,244**	**$31,637**	**$67**	**$44,751**	**$203,520**	**$10,817,957**
Percentage to Total	**1.71%**	**0.29%**	.....	**0.41%**	**1.88%**	**100.00%**

Table No. 3–STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DECEMBER 31, 1982
(Amounts in thousands of dollars)

NAME OF BANK	Demand deposits of individuals, partnerships and corporations	Time and savings deposits of individuals, partnerships and corporations	Deposits of United States Government	Deposits of States and political subdivisions in the United States	Deposits of foreign governments and official institutions	Deposits of commercial banks
Amity Bank Corp., Woodbridge	$5,115	$13,278	$23	$73	.....	.....
Bank of New Haven	11,633	34,033	264	1,916	.....	.....
Bank of Stamford	2,125	6,474	.....	.....	.....	.....
Charter Oak Bank and Trust Co., Hartford	13,032	27,212	210	190	.....	.....
Chester Bank	4,669	34,321	5	1,089	.....	.....
Citizens Bank and Trust Co., Glastonbury	14,684	34,025	35	4,349	.....	.....
Citytrust, Bridgeport	180,531	517,968	897	71,764	.....	$1,448
Colonial Bank, Waterbury	262,251	637,124	1,555	118,687	$3,821	1,531
Connecticut Bank and Trust Co., Hartford	930,251	1,662,152	2,557	152,386	5,046	117,126
Connecticut Women's Bank, Greenwich	3,112	10,009	594	331	.....	25
Fidelity Trust Company, Stamford	32,249	99,137	226	796	.....	.....
First Bank, New Haven	178,803	326,129	1,787	11,086	.....	4,419
Glastonbury Bank and Trust Co.	18,837	59,020	76	2,676	.....	.....
Home Bank and Trust Co., Meriden	24,121	62,718	372	12,787	.....	.....
Housatonic Bank & Trust Co., Ansonia	4,611	21,840	48	104	.....	.....
Independent Bank & Trust Co., Willimantic	23,739	78,163	662	6,321	.....	.....
Jewett City Trust Company	3,775	11,086	47	1,662	.....	.....
Lafayette Bank and Trust Co., Bridgeport	29,190	67,256	1,256	1,659	.....	5
Manchester State Bank	7,814	13,715	12	341	.....	43
Mattatuck Bank and Trust Co., Waterbury	13,535	54,150	188	1,051	.....	.....
Merchants Bank and Trust Co., Norwalk	36,910	62,495	442	11,641	.....	5
Meriden Trust and Safe Deposit Co.	5,725	2,094	39	.....	.....	.....
New Britain Bank and Trust Co.	30,486	61,504	152	7,543	.....	926
New Canaan Bank and Trust Co.	2,408	24,350	35	905	.....	.....
New England Bank and Trust Co., Enfield	5,553	18,740	48	2,003	.....	.....

New Milford Bank and Trust Co.	5,115	42,421	115	11	.....	.....
North American Bank & Trust Co., Stratford	10,408	43,987	9	98	.....	.....
Putnam Trust Co., Greenwich	50,819	138,547	112	993	.....	.....
Salisbury Bank and Trust Co., Lakeville	7,659	26,583	145	927	.....	.....
Security Bank and Trust Co., Bloomfield	4,732	16,496	134	3,897	.....	301
Seymour Trust Company	11,031	34,752	32	317	.....	.....
Simsbury Bank and Trust Co.	18,409	67,405	118	7,107	.....	8
South Windsor Bank and Trust Co.	11,596	24,564	32	948	.....	.....
Terryville Trust Company	5,989	21,562	100	316	.....	.....
Union Trust Company, Stamford	362,564	735,673	1,927	80,789	.....	6,387
United Bank & Trust Co., Hartford	68,885	215,917	512	38,944	.....	340
Valley Bank and Trust Co., Bridgeport	6,773	39,784	26	4,121	.....	.....
Village Bank and Trust Co., Ridgefield	4,263	21,103	.....	329	.....	.....
Westport Bank and Trust Co.	31,479	97,927	358	6,287	.....	.....
Windsor Bank and Trust Co.	6,374	16,071	54	3,647	.....	.....
Total	**$2,451,255**	**$5,481,785**	**$15,204**	**$560,091**	**$8,867**	**$132,564**
Percentage to Total	**22.66%**	**50.67%**	**0.14%**	**5.18%**	**0.08%**	**1.22%**

Table No. 3–STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DECEMBER 31, 1982–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Certified and officers' checks	Total deposits	Total demand deposits	Total time and savings deposits	Federal funds purchased and securities sold u/a to repurchase	Interest-bearing demand notes (note balances) issued to the U.S. Treasury
Amity Bank Corp., Woodbridge	$160	$18,649	$5,365	$13,284	.....	$167
Bank of New Haven	24	47,870	12,168	35,702	$1,244	.....
Bank of Stamford	730	9,329	2,855	6,474	671	.....
Charter Oak Bank and Trust Co., Hartford	177	40,821	13,609	27,212	.....	.....
Chester Bank	567	40,651	5,465	35,186	386	577
Citizens Bank and Trust Co., Glastonbury	383	53,476	15,334	38,142	2,138	458
Citytrust, Bridgeport	607	773,215	193,991	579,224	67,754	14,709
Colonial Bank, Waterbury	9,831	1,034,800	290,410	744,390	104,509	5,533
Connecticut Bank and Trust Co., Hartford	14,883	2,884,401	1,092,915	1,791,486	711,861	19,598
Connecticut Women's Bank, Greenwich	342	14,413	3,602	10,811	.....	.....
Fidelity Trust Company, Stamford	1,337	133,745	34,332	99,413	1,380	3,116
First Bank, New Haven	8,202	530,426	198,990	331,436	26,593	18,609
Glastonbury Bank and Trust Co.	370	80,979	20,208	60,771	.....	.....
Home Bank and Trust Co., Meriden	1,313	101,311	27,655	73,656	6,681	826
Housatonic Bank & Trust Co., Ansonia	502	27,105	5,265	21,840	.....	358
Independent Bank & Trust Co., Willimantic	875	109,760	26,877	82,883	4,786	864
Jewett City Trust Company	150	16,720	4,362	12,358	.....	.....
Lafayette Bank and Trust Co., Bridgeport	127	99,493	30,687	68,806	3,505	.....
Manchester State Bank	145	22,070	8,190	13,880	40	338
Mattatuck Bank and Trust Co., Waterbury	754	69,678	15,528	54,150	1,669	1,220
Merchants Bank and Trust Co., Norwalk	1,635	113,128	39,261	73,867	570	2,564
Meriden Trust and Safe Deposit Co.	22	7,880	5,786	2,094	.....	.....
New Britain Bank and Trust Co.	2,779	103,390	36,258	67,132	.....	1,718
New Canaan Bank and Trust Co.	356	28,054	2,804	25,250	856	283
New England Bank and Trust Co., Enfield	650	26,994	6,354	20,640	.....	.....

New Milford Bank and Trust Co.	137	47,799	5,377	42,422	300	.....
North American Bank & Trust Co., Stratford	919	55,421	11,434	43,987	279	487
Putnam Trust Co., Greenwich	1,908	192,379	53,752	138,627	110	774
Salisbury Bank and Trust Co., Lakeville	541	35,855	8,568	27,287	.....	.....
Security Bank and Trust Co., Bloomfield	411	25,971	5,389	20,582	135	.....
Seymour Trust Company	415	46,547	11,717	34,830	.....	.....
Simsbury Bank and Trust Co.	1,207	94,254	21,639	72,615	4,464	885
South Windsor Bank and Trust Co.	454	37,594	12,657	24,937	.....	533
Terryville Trust Company	221	28,188	6,626	21,562	.....	.....
Union Trust Company, Stamford	13,246	1,200,586	390,133	810,453	59,437	115
United Bank & Trust Co., Hartford	6,377	330,975	81,689	249,286	46,013	13,148
Valley Bank and Trust Co., Bridgeport	486	51,190	7,582	43,608	1,263	.....
Village Bank and Trust Co., Ridgefield	191	25,886	4,590	21,296	.....	.....
Westport Bank and Trust Co.	1,543	137,594	34,677	102,917	8,047	.....
Windsor Bank and Trust Co.	279	26,425	6,756	19,669	240	.....
Total	**$75,256**	**$8,725,022**	**$2,760,857**	**$5,964,165**	**$1,054,931**	**$86,880**
Percentage to Total	**0.70%**	**80.65%**	**25.52%**	**55.13%**	**9.75%**	**0.80%**

Table No. 4–DETAIL OF SECURITIES, CONSOLIDATED FIGURES, DECEMBER 31, 1982
(Amounts in thousands of dollars)

	Total	Percent to total Securities
Total U.S. Treasury Securities	**$447,255**	**23.39%**
Total Obligations of Other U.S. Government Agencies & Corps.	**185,619**	**9.71**
Obligations of States and Political Subdivisions:		
State of Connecticut	28,490	1.49
Other States	142,628	7.46
Towns, Cities, Boroughs, or Legally Established Districts in Connecticut, including Regional School Districts	230,477	12.05
Political Subdivisions of Other States	200,507	10.49
Housing Authorities	85,892	4.49
Revenue Bonds	394,256	20.62
Other Obligations of States and Political Subdivisions	26,733	1.40
Total Obligations of States and Political Subdivisions	**1,108,983**	**58.00**
Other Bonds, Notes, and Debentures:		
Dominion of Canada and its Provinces	3,823	.20
Development Banks	709	.04
State of Israel	7,200	.37
Banks and Bank Holding Companies	75,084	3.93
Other Corporate Bonds, Notes and Debentures	23,679	1.24
Other Bonds, Notes and Debentures, not elsewhere classified	27,025	1.41
Total Other Bonds, Notes, and Debentures	**137,520**	**7.19**
Corporate Stocks:		
Federal Reserve Bank Stock	2,521	.13
Banks and Bank Holding Companies	9,056	.47
Insurance Companies	490	.03
Investment Companies	99	.00
Public Utilities	18,880	.99
Other Corporate Stock	1,732	.09
Total Corporate Stock	**32,778**	**1.71**
Total Securities	**$1,912,155**	**100.00%**

Table No. 5–DETAIL OF LOANS (Including Rediscounts and Overdrafts) CONSOLIDATED FIGURES, DECEMBER 31, 1982 (Amounts in thousands of dollars)

	Total	Percent to total
Real estate loans (include only loans secured primarily by real estate):		
Construction and land development	$267,091	4.04%
Secured by farmland (including farm residential and other improvements)	1,934	.03
Secured by 1 - 4 family residential properties:		
Insured by FHA or guaranteed by VA	24,602	.37
Conventional	1,367,589	20.68
Secured by multifamily (5 or more) residential properties:		
Insured by FHA	2,509	.04
Conventional	31,740	.48
Secured by nonfarm residential properties	616,522	9.32
Loans to financial institutions:		
To real estate investment trust and mortgage companies	17,509	.26
To commercial banks in the U.S.	77,153	1.17
To banks in foreign countries	10,363	.16
To finance companies in the U.S.	10,093	.15
To other financial institutions	4,155	.06
Loans for purchasing or carrying securities (secured and unsecured):		
To brokers and dealers in securities	1,084	.02
Other loans for purchasing or carrying securities	30,021	.45
Loans to finance agricultural production and other loans to farmers	7,104	.11
Commercial and industrial loans (except those secured primarily by real estate)	2,295,330	34.70
Loans to individuals for household, family, and other personal expenditures (include purchased paper):		
To purchase private passenger automobiles on instalment basis	335,930	5.08
Credit cards and related plans:		
Retail (charge account) credit card plans	219,084	3.31
Check credit and revolving credit plans	42,732	.65
To purchase other retail consumer goods on instalment basis:		
Mobile homes (exclude travel trailers)	5,588	.08
Other retail consumer goods (exclude credit cards and related plans)	68,617	1.04
Instalment loans to repair and modernize residential property	140,987	2.13
Other instalment loans for household, family, and other personal expenditures	443,034	6.70
Single-payment loans for household, family, and other personal expenditures	490,125	7.41
All other loans	103,058	1.56
Total loans, Gross	**6,613,954**	**100.00%**
Less: Unearned income on loans reflected in items above	**230,103**	.....
Total Loans (excluding unearned income)	**6,383,851**	.....
Less: Reserve for loan losses	**90,835**	.....
Loans, Net	**$6,293,016**	.....

Table No. 6—DETAIL OF DEPOSITS, CONSOLIDATED FIGURES DECEMBER 31, 1982 (Amounts in thousands of dollars)

	Demand	Savings	Time	Total
Deposits of individuals, partnerships and corporations:				
Individuals and nonprofit organizations	.....	$2,201,470	.....	.....
Corporations and other profit organizations	.....	181,301	.....	.....
Total	**$2,367,547**	**2,382,771**	**$3,098,514**	**$7,868,832**
Mutual savings banks Deposits accumulated for payment of personal loans	63,708	100	400	64,208
Total	**2,451,255**	**2,382,871**	**3,098,914**	**7,933,040**
Deposits of United States Government	14,700	4	500	15,204
Deposits of States and political subdivisions	109,613	4,740	445,738	560,091
Deposits of foreign governments and official institutions, central banks, and international institutions	.....	.....	8,867	8,867
Deposits of commercial banks in the United States	104,608	75	6,597	111,280
Deposits of banks in foreign countries (inc. bal. of foreign branches of other American banks)	5,425	.....	15,859	21,284
Certified & officers' checks, travelers' checks, letters of credit	75,256	.....	.....	75,256
Total	**$2,760,857**	**$2,387,690**	**$3,576,475**	**$8,725,022**
Percentage to Total	**31.64%**	**27.37%**	**40.99%**	**100.00%**

Table No. 7–COMPARATIVE STATEMENT OF INCOME AND DIVIDENDS AS OF DECEMBER 31, FOR THE YEARS 1982-1981-1980

	Amounts in thousands of dollars			Amounts per $100 average assets		
	1982	1981	1980	1982	1981	1980
Number of Banks	40	40	45	40	40	45
Operating Income:						
Interest and fees on loans	$830,373	$811,726	$658,839	$8.01	$8.77	$7.58
Interest and dividends on investments	164,509	142,992	119,596	1.59	1.55	1.38
Trust department income	45,390	40,056	35,289	.44	.43	.41
Other operating income	194,588	167,666	133,441	1.88	1.81	1.53
Total operating income	1,234,860	1,162,440	947,165	11.92	12.56	10.90
Operating Expense:						
Salaries & wages of officers and employees	229,063	203,858	181,929	2.21	2.20	2.09
Interest on deposits	549,907	525,542	392,025	5.31	5.68	4.51
Other operating expenses	380,553	329,313	275,333	3.67	3.56	3.17
Total operating expenses	1,159,523	1,058,713	849,287	11.19	11.44	9.77
Net operating income	75,337	103,727	97,878	.73	1.12	1.13
Income tax	7,633	16,270	20,895	.07	.18	.24
Dividends paid stockholders	38,724	29,716	29,448	.38	.32	.34
Total expenses, taxes and dividends	1,205,880	1,104,699	899,630	11.64	11.94	10.35
Net income after expenses, taxes and dividends	28,980	57,741	47,535	.28	.62	.55
Other increases or (decreases)	29,230	2,944	1,907	.28	.03	.02
Net addition to capital accounts	$58,210	$60,685	$49,442	$.56	$.65	$.57

Table No.8–CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1982

(Amounts in thousands of dollars)	Total	Percent to total operating income
Operating income:		
Interest and fees on loans	$830,373	67.24%
Interest on balances with depository institutions	82,088	6.65
Income on Federal funds sold and securities purchased u/a to resell	24,009	1.94
Interest on U.S. Treasury securities	47,735	3.87
Interest on obligations of other U.S. Government agencies and corporations	20,907	1.69
Interest on obligations of States and political subdivisions of the U.S.	82,017	6.64
Interest on other bonds, notes, and debentures	10,936	.88
Dividends on stock	2,914	.24
Income from lease financing	8,479	.69
Income from fiduciary activities	45,390	3.68
Service charges on deposit accounts in domestic offices	27,197	2.20
Other service charges, commissions, and fees	32,321	2.62
Other income	20,494	1.66
Total operating income	**1,234,860**	**100.00%**
Operating expenses:		
Salaries and employee benefits	229,063	18.55
Interest on time certificates of deposit of $100,000	138,695	11.23
Interest on deposits in foreign offices	44,713	3.62
Interest on other deposits	366,499	29.68
Expense of Federal funds purchased and securities sold u/a to repurchase	107,170	8.68
Interest of demand notes (note balances) issued to the U.S. Treasury	11,145	.90
Interest on other borrowed money	3,732	.30
Interest on subordinated notes and debentures	926	.08
Occupancy expense of bank premises, Net	39,915	3.23
Furniture and equipment expense	33,517	2.72
Provision for possible loan losses	68,154	5.52
Other operating expenses	115,994	9.39
Total operating expenses	**1,159,523**	**93.90**
Income before income taxes and securities gains or losses	75,337	6.10
Applicable income taxes	7,633	.62
Income before securities gains or losses	67,704	5.48
Securities gains (losses), Net	(1,159)	(.09)
Income before extraordinary items	66,545	5.39
Extraordinary items, Net of tax effect	274	.02
Net income	**$66,819**	**5.41%**
Changes in Equity Capital:		
Net income (loss)	66,819	.....
Changes incident to mergers and absorptions	5,503	.....
Less: Cash dividends declared	38,724	.....
Other increases (decreases)	24,612	.....
Net change in capital accounts	**58,210**	.....
Total Equity Capital December 31, 1981	**618,660**	.....
Total Equity Capital December 31, 1982	**$676,870**	.....

Table No. 3–STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DECEMBER 31, 1982–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Other liabilities for borrowed money	Mortgage indebtedness and liability for capitalized leases	Bank's liability on acceptances executed and outstanding	Other liabilities	Total liabilities	Subordinated notes and debentures
Amity Bank Corp., Woodbridge	.....	.....	.....	$397	$19,213	.....
Bank of New Haven	.....	.....	.....	540	49,654	.....
Bank of Stamford	.....	.....	.....	186	10,186	.....
Charter Oak Bank and Trust Co., Hartford	$48	.....	.....	403	41,272	.....
Chester Bank	.....	.....	.....	220	41,834	.....
Citizens Bank and Trust Co., Glastonbury	.....	$143	.....	479	56,694	.....
Citytrust, Bridgeport	8,715	1,505	$130	13,491	879,519	$712
Colonial Bank, Waterbury	848	4,024	929	15,079	1,165,722	3,710
Connecticut Bank and Trust Co., Hartford	15,874	.....	31,236	56,836	3,719,806	3,200
Connecticut Women's Bank, Greenwich	.....	.....	.....	119	14,532	.....
Fidelity Trust Company, Stamford	.....	115	.....	2,032	140,388	.....
First Bank, New Haven	12	.....	823	9,002	585,465	105
Glastonbury Bank and Trust Co.	1	.....	.....	1,880	82,860	.....
Home Bank and Trust Co., Meriden	.....	45	.....	1,166	110,029	.....
Housatonic Bank & Trust Co., Ansonia	.....	.....	.....	1,058	28,521	.....
Independent Bank & Trust Co., Willimantic	.....	52	.....	2,869	118,331	101
Jewett City Trust Company	.....	.....	.....	37	16,757	.....
Lafayette Bank and Trust Co., Bridgeport	.....	55	.....	1,396	104,449	628
Manchester State Bank	.....	.....	.....	381	22,829	.....
Mattatuck Bank and Trust Co., Waterbury	.....	45	.....	512	73,124	900
Merchants Bank and Trust Co., Norwalk	.....	205	.....	723	117,190	1,500
Meriden Trust and Safe Deposit Co.	.....	.....	.....	21	7,901	.....
New Britain Bank and Trust Co.	4,099	.....	.....	1,528	110,735	.....
New Canaan Bank and Trust Co.	.....	.....	.....	482	29,675	.....
New England Bank and Trust Co., Enfield	223	.....	.....	359	27,576	.....

New Milford Bank and Trust Co.	.....	352	.....	1,245	49,696	.....
North American Bank & Trust Co., Stratford	.....	.....	.....	2,999	59,186	.....
Putnam Trust Co., Greenwich	.....	755	.....	2,608	196,626	.....
Salisbury Bank and Trust Co., Lakeville	.....	.....	.....	380	36,235	.....
Security Bank and Trust Co., Bloomfield	.....	.....	.....	425	26,531	.....
Seymour Trust Company	.....	.....	.....	206	46,753	.....
Simsbury Bank and Trust Co.	.....	.....	.....	2,058	101,661	.....
South Windsor Bank and Trust Co.	.....	.....	.....	449	38,576	.....
Terryville Trust Company	.....	.....	.....	470	28,658	.....
Union Trust Company, Stamford	13,389	3,540	11,638	25,547	1,314,252	.....
United Bank & Trust Co., Hartford	9,439	.....	.....	2,849	402,424	474
Valley Bank and Trust Co., Bridgeport	.....	.....	.....	662	53,115	.....
Village Bank and Trust Co., Ridgefield	.....	.....	.....	521	26,407	.....
Westport Bank and Trust Co.	.....	295	.....	2,201	148,137	.....
Windsor Bank and Trust Co.	.....	.....	.....	573	27,238	.....
Total	**$52,648**	**$11,131**	**$44,756**	**$154,389**	**$10,129,757**	**$11,330**
Percentage to Total	**0.49%**	**0.10%**	**0.42%**	**1.43%**	**93.64%**	**0.10%**

Table No. 3–STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DECEMBER 31, 1982–Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Common stock	Surplus	Undivided profits	Reserve for contingencies and other capital reserves	Total equity capital	Total liabilities and equity capital
Amity Bank Corp., Woodbridge	$479	$308	$559	.....	$1,346	$20,559
Bank of New Haven	2,749	2,083	1,036	.....	5,868	55,522
Bank of Stamford	1,750	1,616	37	.....	3,403	13,589
Charter Oak Bank and Trust Co., Hartford	757	1,472	1,549	$47	3,825	45,097
Chester Bank	574	1,500	1,814	.....	3,888	45,722
Citizens Bank and Trust Co., Glastonbury	852	2,070	1,199	.....	4,121	60,815
Citytrust, Bridgeport	8,398	23,151	23,809	.....	55,358	935,589
Colonial Bank, Waterbury	15,856	56,876	705	.....	73,437	1,242,869
Connecticut Bank and Trust Co., Hartford	31,285	86,640	71,952	.....	189,877	3,912,883
Connecticut Women's Bank, Greenwich	1,000	600	485	.....	2,085	16,617
Fidelity Trust Company, Stamford	2,000	8,000	2,975	.....	12,975	153,363
First Bank, New Haven	5,452	21,390	11,938	798	39,578	625,148
Glastonbury Bank and Trust Co.	500	1,200	2,558	.....	4,258	87,118
Home Bank and Trust Co., Meriden	1,099	3,375	3,384	.....	7,858	117,887
Housatonic Bank & Trust Co., Ansonia	1,205	1,189	478	.....	2,872	31,393
Independent Bank & Trust Co., Willimantic	496	5,378	4,198	.....	10,072	128,504
Jewett City Trust Company	120	480	908	51	1,559	18,316
Lafayette Bank and Trust Co., Bridgeport	630	2,254	4,529	340	7,753	112,830
Manchester State Bank	750	350	866	.....	1,966	24,795
Mattatuck Bank and Trust Co., Waterbury	675	1,745	1,463	*(165)	3,718	77,742
Merchants Bank and Trust Co., Norwalk	973	4,000	3,575	.....	8,548	127,238
Meriden Trust and Safe Deposit Co.	100	600	543	.....	1,243	9,144
New Britain Bank and Trust Co.	1,912	3,553	7,338	.....	12,803	123,538
New Canaan Bank and Trust Co.	1,000	971	670	.....	2,641	32,316
New England Bank and Trust Co., Enfield	1,000	1,000	356	.....	2,356	29,932

New Milford Bank and Trust Co.	1,187	1,418	1,043	.....	3,648	53,344
North American Bank & Trust Co., Stratford	1,737	1,940	1,671	.....	5,348	64,534
Putnam Trust Co., Greenwich	5,000	10,000	7,385	.....	22,385	219,011
Salisbury Bank and Trust Co., Lakeville	153	1,631	1,325	46	3,155	39,390
Security Bank and Trust Co., Bloomfield	760	756	1,034	7	2,557	29,088
Seymour Trust Company	500	2,500	3,935	.....	6,935	53,688
Simsbury Bank and Trust Co.	350	1,850	7,775	.....	9,975	111,636
South Windsor Bank and Trust Co.	354	1,646	1,651	.....	3,651	42,227
Terryville Trust Company	150	1,600	250	26	2,026	30,684
Union Trust Company, Stamford	13,132	41,445	47,129	286	101,992	1,416,244
United Bank & Trust Co., Hartford	1,878	5,700	24,340	.....	31,918	434,816
Valley Bank and Trust Co., Bridgeport	2,330	1,856	146	.....	4,332	57,447
Village Bank and Trust Co., Ridgefield	1,117	1,058	432	.....	2,607	29,014
Westport Bank and Trust Co.	1,500	6,500	2,541	121	10,662	158,799
Windsor Bank and Trust Co.	600	900	771	.....	2,271	29,509
Total	**$112,360**	**$312,601**	**$250,352**	**$1,557**	**$676,870**	**$10,817,957**
Percentage to Total	**1.04%**	**2.89%**	**2.32%**	**.01%**	**6.26%**	**100.00%**

*Treas. Stock

Table No. 9–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1982
(Amounts in thousands of dollars)

NAME OF BANK	Operating Income						
	Interest and fees on loans	Interest on balances with depository institutions	Income on federal funds sold and securities purchased u/a to resell	Interest on U.S. Treasury securities	Interest on obligations of other U.S. Government agencies and corporations	Interest on obligations of States and political subdivisions of the U.S.	Interest on other bonds, notes and debentures
Amity Bank Corp., Woodbridge	$1,283	$244	$267	$186	$36	$13	.....
Bank of New Haven	4,802	.....	559	365	30	293	$128
Bank of Stamford	303	18	458	18	.....	.....	.....
Charter Oak Bank and Trust Co., Hartford	3,064	651	252	370	25	484	63
Chester Bank	3,300	633	71	96	327	415	.....
Citizens Bank and Trust Co., Glastonbury	6,439	.....	133	180	68	405	3
Citytrust, Bridgeport	86,375	.....	189	2,903	2,134	9,385	202
Colonial Bank, Waterbury	114,961	1,568	1,529	9,817	3,392	7,370	2,437
Connecticut Bank and Trust Co., Hartford	265,545	54,373	3,033	9,485	4,761	26,514	632
Connecticut Women's Bank, Greenwich	1,305	.....	191	196	159	.....	.....
Fidelity Trust Company, Stamford	9,775	1,035	1,155	1,115	670	1,171	69
First Bank, New Haven	58,802	2,774	1,170	1,611	2,047	6,543	278
Glastonbury Bank and Trust Co.	7,877	28	429	472	7	262	163
Home Bank and Trust Co., Meriden	8,017	910	269	896	295	679	10
Housatonic Bank & Trust Co., Ansonia	2,377	919	382	136	50	337	19
Independent Bank & Trust Co., Willimantic	9,702	376	392	773	565	948	144
Jewett City Trust Company	1,009	.....	162	233	117	84	217
Lafayette Bank and Trust Co., Bridgeport	7,704	341	286	90	145	1,067	636
Manchester State Bank	2,523	.....	100	35	.....	95	29
Mattatuck Bank and Trust Co., Waterbury	6,232	1,725	412	311	19	340	7
Merchants Bank and Trust Co., Norwalk	12,799	.....	291	357	.....	813	.....
Meriden Trust and Safe Deposit Co.	734	.....	98	14	.....	44	21
New Britain Bank and Trust Co.	9,576	95	327	733	100	2,166	34
New Canaan Bank and Trust Co.	2,550	2	352	300	106	89	.....
New England Bank and Trust Co., Enfield	2,690	275	96	80	73	140	.....

New Milford Bank and Trust Co.	4,072	.....	259	660	16	641	.....
North American Bank & Trust Co., Stratford	6,378	.....	414	440	119	375	37
Putnam Trust Co., Greenwich	13,139	2,114	1,635	529	1,107	1,841	558
Salisbury Bank and Trust Co., Lakeville	2,538	32	312	265	28	604	.....
Security Bank and Trust Co., Bloomfield	1,900	323	405	64	.....	242	14
Seymour Trust Company	4,194	.....	262	270	463	399	18
Simsbury Bank and Trust Co.	6,926	2,283	795	831	113	1,388	33
South Windsor Bank and Trust Co.	4,116	33	104	150	9	463	2
Terryville Trust Company	2,554	.....	230	120	184	278	11
Union Trust Company, Stamford	107,155	302	2,671	10,215	1,329	9,100	4,029
United Bank & Trust Co., Hartford	25,605	8,427	3,157	2,603	645	5,233	1,018
Valley Bank and Trust Co., Bridgeport	4,843	1,612	374	4	715	63	.....
Village Bank and Trust Co., Ridgefield	2,151	22	274	448	25	181	.....
Westport Bank and Trust Co.	12,884	527	454	332	706	1,243	123
Windsor Bank and Trust Co.	2,174	446	60	32	322	309	1
Total	**$830,373**	**$82,088**	**$24,009**	**$47,735**	**$20,907**	**$82,017**	**$10,936**

Table No. 9–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1982–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Operating Income						
	Dividends on stock	Income from lease financing	Income from fiduciary activities	Service charges on deposit accounts in domestic offices	Other service charges, commissions, and fees	Other income	Total operating income
Amity Bank Corp., Woodbridge	$1	.....	.....	$42	$30	$1	$2,103
Bank of New Haven	.....	.....	.....	47	200	.....	6.424
Bank of Stamford	.....	.....	.....	1	8	1	807
Charter Oak Bank and Trust Co., Hartford	13	.....	.....	90	121	34	5,167
Chester Bank	38	.....	$27	96	95	.....	5,098
Citizens Bank and Trust Co., Glastonbury	48	.....	.....	268	109	1	7,654
Citytrust, Bridgeport	.....	$52	4,606	1,806	2,128	1,296	111,076
Colonial Bank, Waterbury	169	10	5,961	3,255	2,224	2,491	155,184
Connecticut Bank and Trust Co., Hartford	146	8,012	16,779	8,675	14,058	10,477	422,490
Connecticut Women's Bank, Greenwich	.....	.....	.....	76	26	.....	1,953
Fidelity Trust Company, Stamford	.....	.....	392	425	64	135	16,006
First Bank, New Haven	6	343	3,123	3,525	715	1,401	82,338
Glastonbury Bank and Trust Co.	133	.....	116	344	116	11	9,958
Home Bank and Trust Co., Meriden	10	.....	225	378	96	106	11,891
Housatonic Bank & Trust Co., Ansonia	5	.....	.....	66	3	22	4316
Independent Bank & Trust Co., Willimantic	65	.....	223	315	471	36	14,010
Jewett City Trust Company	7	.....	.....	27	12	10	1,878
Lafayette Bank and Trust Co., Bridgeport	90	.....	187	150	264	236	11,196
Manchester State Bank	.....	.....	.....	70	49	16	2,917
Mattatuck Bank and Trust Co., Waterbury	.....	.....	.....	217	39	51	9,353
Merchants Bank and Trust Co., Norwalk	359	24	466	121	353	100	15,683
Meriden Trust and Safe Deposit Co.	15	.....	514	.....	82	8	1,530
New Britain Bank and Trust Co.	5	.....	1,498	348	63	100	15,045
New Canaan Bank and Trust Co.	.....	.....	.....	15	96	28	3,538
New England Bank and Trust Co., Enfield	35	.....	.....	184	11	51	3,635

New Milford Bank and Trust Co.	.....	.....	.....	17	144	51	5,860
North American Bank & Trust Co., Stratford	16	31	.....	221	29	500	8,560
Putnam Trust Co., Greenwich	.....	.....	1,754	206	751	251	23,885
Salisbury Bank and Trust Co., Lakeville	27	.....	178	53	36	25	4,098
Security Bank and Trust Co., Bloomfield	.....	.....	.....	104	27	22	3,101
Seymour Trust Company	135	.....	114	121	91	39	6,106
Simsbury Bank and Trust Co.	125	.....	323	277	119	101	13,314
South Windsor Bank and Trust Co.	11	.....	.....	108	162	30	5,188
Terryville Trust Company	2	.....	.....	109	14	44	3,546
Union Trust Company, Stamford	1,178	7	6,516	3,939	7,810	1,895	156,146
United Bank & Trust Co., Hartford	192	.....	1,988	979	1,054	802	51,703
Valley Bank and Trust Co., Bridgeport	33	.....	.....	25	71	55	7,795
Village Bank and Trust Co., Ridgefield	.....	.....	.....	74	7	21	3,203
Westport Bank and Trust Co.	50	.....	400	324	561	21	17,625
Windsor Bank and Trust Co.	.....	.....	.....	99	12	25	3,480
Total	**$2,914**	**$8,479**	**$45,390**	**$27,197**	**$32,321**	**$20,494**	**$1,234,860**

Table No. 9–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1982–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Operating Expense						
	Salaries and employee benefits	Interest on time certificates of deposit of $100,000	Interest on deposits in foreign offices	Interest on other deposits	Expense of Federal funds purchased and securities sold u/a to repurchase	Interest on demand notes (note balances) issued to the U.S. Treasury	Interest on other borrowed money
Amity Bank Corp., Woodbridge	$340	$186	.....	$1,005	.....	$16	.....
Bank of New Haven	791	1,604	.....	1,549	$161	.....	.....
Bank of Stamford	165	99	.....	84	8	.....	$3
Charter Oak Bank and Trust Co., Hartford	1,120	45	.....	2,338	.....	.....	.....
Chester Bank	456	577	.....	2,808	105	37	.....
Citizens Bank and Trust Co., Glastonbury	1,307	995	.....	2,756	111	50	20
Citytrust, Bridgeport	20,667	18,486	.....	29,325	8,694	2,212	168
Colonial Bank, Waterbury	32,484	22,498	$3,105	44,811	14,756	863	39
Connecticut Bank and Trust Co., Hartford	72,471	30,930	40,221	105,186	63,464	4,333	2,264
Connecticut Women's Bank, Greenwich	387	460	.....	493	.....	.....	.....
Fidelity Trust Company, Stamford	3,511	1,563	.....	7,003	84	216	.....
First Bank, New Haven	17,841	11,397	159	23,277	3,274	1,441	.....
Glastonbury Bank and Trust Co.	1,799	750	.....	4,998	3	.....	1
Home Bank and Trust Co., Meriden	2,251	1,028	.....	4,130	842	47	6
Housatonic Bank & Trust Co., Ansonia	614	771	.....	1,729	.....	36	.....
Independent Bank & Trust Co., Willimantic	1,837	792	.....	5,989	417	54	361
Jewett City Trust Company	278	80	.....	1,004	.....	.....	.....
Lafayette Bank and Trust Co., Bridgeport	2,475	1,403	.....	3,291	616	.....	119
Manchester State Bank	516	185	.....	1,078	4	28	.....
Mattatuck Bank and Trust Co., Waterbury	1,960	653	.....	3,806	129	121	.....
Merchants Bank and Trust Co., Norwalk	3,191	3,125	.....	3,947	189	127	6
Meriden Trust and Safe Deposit Co.	665	.....	.....	105	.....	.....	.....
New Britain Bank and Trust Co.	2,833	1,885	.....	4,695	60	173	292
New Canaan Bank and Trust Co.	523	381	.....	1,441	185	20	.....
New England Bank and Trust Co., Enfield	601	71	.....	1,930	.....	.....	22

New Milford Bank and Trust Co.	844	314	.....	3,299	.....	.....	.....
North American Bank & Trust Co., Stratford	1,577	510	.....	3,670	120	37	.....
Putnam Trust Co., Greenwich	5,604	1,868	.....	9,859	128	3	.....
Salisbury Bank and Trust Co., Lakeville	597	123	.....	2,074	.....	.....	.....
Security Bank and Trust Co., Bloomfield	538	340	.....	1,314	22	.....	.....
Seymour Trust Company	900	.....	.....	2,758	.....	.....	.....
Simsbury Bank and Trust Co.	1,937	891	.....	5,837	360	83	.....
South Windsor Bank and Trust Co.	920	391	.....	1,830	26	52	.....
Terryville Trust Company	557	188	.....	1,819	.....	.....	.....
Union Trust Company, Stamford	31,765	19,438	1,228	47,660	8,716	75	431
United Bank & Trust Co., Hartford	7,220	7,209	.....	17,068	4,071	1,121	.....
Valley Bank and Trust Co., Bridgeport	1,042	4,777	.....	476	300	.....	.....
Village Bank and Trust Co., Ridgefield	475	105	.....	1,545	19	.....	.....
Westport Bank and Trust Co.	3,480	2,036	.....	7,203	232	.....	.....
Windsor Bank and Trust Co.	524	541	.....	1,309	74	.....	.....
Total	$229,063	$138,695	$44,713	$366,499	$107,170	$11,145	$3,732

Table No. 9–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1982–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Operating Expense					
	Interest on subordinated notes and debentures	Occupancy expense of bank premises, Net	Furniture and equipment expense	Provision for possible loan losses	Other Operating Expenses	Total Operating Expenses
Amity Bank Corp., Woodbridge	.....	$88	$55	$17	$266	$1,973
Bank of New Haven	.....	204	81	92	569	5,051
Bank of Stamford	.....	93	6	20	292	770
Charter Oak Bank and Trust Co., Hartford	.....	215	69	63	579	4,429
Chester Bank	.....	58	44	20	304	4,409
Citizens Bank and Trust Co., Glastonbury	.....	257	354	323	780	6,953
Citytrust, Bridgeport	$50	3,262	3,523	4,110	11,601	102,098
Colonial Bank, Waterbury	292	6,769	4,175	37,284	14,244	181,320
Connecticut Bank and Trust Co., Hartford	167	11,105	10,665	10,644	33,139	384,589
Connecticut Women's Bank, Greenwich	.....	336	138	68	.....	1,882
Fidelity Trust Company, Stamford	.....	515	699	130	1,339	15,060
First Bank, New Haven	8	2,720	3,756	4,960	9,303	78,136
Glastonbury Bank and Trust Co.	.....	290	296	165	1,049	9,351
Home Bank and Trust Co., Meriden	.....	453	360	210	1,308	10,635
Housatonic Bank & Trust Co., Ansonia	.....	92	74	180	481	3,977
Independent Bank & Trust Co., Willimantic	6	522	578	454	1,536	12,546
Jewett City Trust Company	.....	31	11	3	160	1,567
Lafayette Bank and Trust Co., Bridgeport	75	593	197	188	1,299	10,256
Manchester State Bank	.....	102	59	122	391	2,485
Mattatuck Bank and Trust Co., Waterbury	81	418	103	325	897	8,493
Merchants Bank and Trust Co., Norwalk	152	498	341	296	1,693	13,565
Meriden Trust and Safe Deposit Co.	.....	71	56	78	247	1,222
New Britain Bank and Trust Co.	.....	474	462	300	1,138	12,312
New Canaan Bank and Trust Co.	.....	107	55	70	301	3,083
New England Bank and Trust Co., Enfield	.....	150	162	90	337	3,363

New Milford Bank and Trust Co.	577	(10)	587	.....	587	.....	587
North American Bank & Trust Co., Stratford	1,080	353	727	(24)	703	.....	703
Putnam Trust Co., Greenwich	2,703	472	2,231	(7)	2,224	.....	2,224
Salisbury Bank and Trust Co., Lakeville	832	142	690	(17)	673	.....	673
Security Bank and Trust Co., Bloomfield	342	64	278	.....	278	.....	278
Seymour Trust Company	1,051	269	782	(28)	754	.....	754
Simsbury Bank and Trust Co.	2,225	461	1,764	(79)	1,685	.....	1,685
South Windsor Bank and Trust Co.	961	242	719	(11)	708	.....	708
Terryville Trust Company	295	3	292	.....	292	.....	292
Union Trust Company, Stamford	15,600	2,586	13,014	(55)	12,959	.....	12,959
United Bank & Trust Co., Hartford	6,118	903	5,215	(99)	5,116	.....	5,116
Valley Bank and Trust Co., Bridgeport	(169)	.....	(169)	144	(25)	.....	(25)
Village Bank and Trust Co., Ridgefield	382	92	290	.....	290	.....	290
Westport Bank and Trust Co.	1,172	(33)	1,205	42	1,247	.....	1,247
Windsor Bank and Trust Co.	443	65	378	(15)	363	.....	363
Total	**$75,337**	**$7,633**	**$67,704**	**$(1,159)**	**$66,545**	**$274**	**$66,819**

Table No. 10–TRUST DEPARTMENT STATISTICS, DECEMBER 31, 1982
(Amounts in thousands of dollars)

Name of Bank	Number of Accounts	Total Trust Funds
Amity Bank Corp., Woodbridge	.....	.....
Bank of New Haven	.....	.....
Bank of Stamford	.....	.....
Charter Oak Bank and Trust Co., Hartford	.....	.....
Chester Bank	61	$4,521
Citizens Bank and Trust Co., Glastonbury	.....	.....
Citytrust, Bridgeport	4,221	766,119
Colonial Bank, Waterbury	7,290	854,181
Connecticut Bank and Trust Co., Hartford	8,374	7,392,124
Connecticut Women's Bank., Greenwich	.....	.....
Fidelity Trust Company, Stamford	280	55,675
First Bank, New Haven	2,306	901,042
Glastonbury Bank and Trust Co.	503	29,782
Home Bank and Trust Co., Meriden	341	33,126
Housatonic Bank & Trust Co., Ansonia	.....	.....
Independent Bank & Trust Co., Willimantic	330	29,781
Jewett City Trust Company	.....	.....
Lafayette Bank and Trust Co., Bridgeport	588	37,982
Manchester State Bank	.....	.....
Mattatuck Bank and Trust Co., Waterbury	.....	.....
Merchants Bank and Trust Co., Norwalk	441	134,720
Meriden Trust and Safe Deposit Co.	703	81,566
New Britain Bank and Trust Co.	3,442	311,996
New Canaan Bank and Trust Co.	.....	.....
New England Bank and Trust Co., Enfield	.....	.....
New Milford Bank and Trust Co.	.....	.....
North American Bank & Trust Co., Stratford	.....	.....
Putnam Trust Co., Greenwich	985	660,927
Salisbury Bank and Trust Co., Lakeville	138	35,144
Security Bank and Trust Co., Bloomfield	.....	.....
Seymour Trust Company	152	22,100
Simsbury Bank and Trust Co.	535	36,651
South Windsor Bank and Trust Co.	.....	.....
Terryville Trust Company	.....	.....
Union Trust Company, Stamford	5,954	1,384,661
United Bank & Trust Co., Hartford	1,287	529,534
Valley Bank and Trust Co., Bridgeport	.....	.....
Village Bank and Trust Co., Ridgefield	.....	.....
Westport Bank and Trust Co.	403	63,596
Windsor Bank and Trust Co.	.....	.....
Total	**38,334**	**$13,365,228**
CLASSIFICATION OF TRUST DEPARTMENT ACCOUNTS		
Executor and administrator Accounts	3,762	$638,606
Conservator, guardian, trustee and other similar accounts	22,568	5,351,098
Agency, custodian, safekeeping and other similar accounts	12,004	7,375,524
Total	**38,334**	**$13,365,228**
CLASSIFICATION OF TRUST DEPARTMENT ASSETS		
Bonds		$6,779,192
Stocks		4,233,222
Real estate mortgages		79,159
Real estate		81,213
Savings and other time deposits		275,340
Uninvested and undistributed cash		63,986
Miscellaneous items		204,813
Other assets, including common trust funds		1,648,303
Total		**$13,365,228**

New Milford Bank and Trust Co.	.....	97	133	48	548	5,283
North American Bank & Trust Co., Stratford	.....	249	121	83	1,113	7,480
Putnam Trust Co., Greenwich	.....	856	797	78	1,989	21,182
Salisbury Bank and Trust Co., Lakeville	.....	31	37	41	363	3,266
Security Bank and Trust Co., Bloomfield	.....	135	93	30	287	2,759
Seymour Trust Company	.....	151	170	401	675	5,055
Simsbury Bank and Trust Co.	.....	253	121	215	1,392	11,089
South Windsor Bank and Trust Co.	.....	140	93	140	635	4,227
Terryville Trust Company	.....	86	75	137	389	3,251
Union Trust Company, Stamford	.....	5,942	4,232	4,875	16,184	140,546
United Bank & Trust Co., Hartford	95	1,280	516	1,025	5,980	45,585
Valley Bank and Trust Co., Bridgeport	.....	323	212	380	454	7,964
Village Bank and Trust Co., Ridgefield	.....	80	57	152	388	2,821
Westport Bank and Trust Co.	.....	750	493	254	2,005	16,453
Windsor Bank and Trust Co.	.....	119	48	83	339	3,037
Total	**$926**	**$39,915**	**$33,517**	**$68,154**	**$115,994**	**$1,159,523**

Table No. 9–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1982–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Income before income taxes and securities gains or losses	Applicable income taxes	Income before securities gains or losses	Securities gains (losses), Net	Income before extraordinary items	Extraordinary items, Net of tax effect	Net Income
Amity Bank Corp., Woodbridge	$130	$24	$106	.....	$106	.....	$106
Bank of New Haven	1,373	568	805	.....	805	.....	805
Bank of Stamford	37	.....	37	.....	37	.....	37
Charter Oak Bank and Trust Co., Hartford	738	140	598	.....	598	.....	598
Chester Bank	689	111	578	$5	583	.....	583
Citizens Bank and Trust Co., Glastonbury	701	99	602	4	606	.....	606
Citytrust, Bridgeport	8,978	447	8,531	(54)	8,477	.....	8,477
Colonial Bank, Waterbury	(26,136)	(6,442)	(19,694)	2	(19,692)	.....	(19,692)
Connecticut Bank and Trust Co., Hartford	37,901	5,730	32,171	(1,050)	31,121	.....	31,121
Connecticut Women's Bank, Greenwich	71	6	65	20	85	.....	85
Fidelity Trust Company, Stamford	946	(82)	1,028	65	1,093	.....	1,093
First Bank, New Haven	4,202	(950)	5,152	(135)	5,017	.....	5,017
Glastonbury Bank and Trust Co.	607	47	560	.....	560	.....	560
Home Bank and Trust Co., Meriden	1,256	272	984	37	1,021	.....	1,021
Housatonic Bank & Trust Co., Ansonia	339	10	329	.....	329	.....	329
Independent Bank & Trust Co., Willimantic	1,464	282	1,182	77	1,259	.....	1,259
Jewett City Trust Company	311	68	243	(3)	240	.....	240
Lafayette Bank and Trust Co., Bridgeport	940	77	863	64	927	.....	927
Manchester State Bank	432	128	304	(37)	267	.....	267
Mattatuck Bank and Trust Co., Waterbury	860	268	592	9	601	$274	875
Merchants Bank and Trust Co., Norwalk	2,118	502	1,616	(1)	1,615	.....	1,615
Meriden Trust and Safe Deposit Co.	308	132	176	1	177	.....	177
New Britain Bank and Trust Co.	2,733	372	2,361	(23)	2,338	.....	2,338
New Canaan Bank and Trust Co.	455	174	281	.....	281	.....	281
New England Bank and Trust Co., Enfield	272	41	231	9	240	.....	240

Table No. 9–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1982–Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Equity Capital Dec. 31, 1981	Net income (loss)	Changes incident to mergers and absorptions, net	Less: Cash dividends declared	Other increases (decreases)	Total	Equity Capital Dec. 31, 1982
Amity Bank Corp., Woodbridge	$1,276	$106	.....	$36	.....	$70	$1,346
Bank of New Haven	5,044	805	.....	.....	$19	824	5,868
Bank of Stamford	.....	37	.....	.....	*3,366	3,403	3,403
Charter Oak Bank and Trust Co., Hartford	3,214	598	.....	5	18	611	3,825
Chester Bank	3,480	583	.....	175	.....	408	3,888
Citizens Bank and Trust Co., Glastonbury	3,546	606	.....	186	155	575	4,121
Citytrust, Bridgeport	48,850	8,477	.....	2,284	315	6,508	55,358
Colonial Bank, Waterbury	75,322	(19,692)	.....	4,193	22,000	(1,885)	73,437
Connecticut Bank and Trust Co., Hartford	167,314	31,121	$5,503	14,061	.....	22,563	189,877
Connecticut Women's Bank, Greenwich	2,000	85	.....	.....	.....	85	2,085
Fidelity Trust Company, Stamford	12,474	1,093	.....	592	.....	501	12,975
First Bank, New Haven	37,361	5,017	.....	2,800	.....	2,217	39,578
Glastonbury Bank and Trust Co.	3,874	560	.....	176	.....	384	4,258
Home Bank and Trust Co., Meriden	7,149	1,021	.....	294	(18)	709	7,858
Housatonic Bank & Trust Co., Ansonia	2,558	329	.....	.....	(15)	314	2,872
Independent Bank & Trust Co., Willimantic	9,578	1,259	.....	410	(355)	494	10,072
Jewett City Trust Company	1,381	240	.....	72	10	178	1,559
Lafayette Bank and Trust Co., Bridgeport	7,110	927	.....	301	17	643	7,753
Manchester State Bank	1,755	267	.....	56	.....	211	1,966
Mattatuck Bank and Trust Co., Waterbury	3,008	875	.....	.....	(165)	710	3,718
Merchants Bank and Trust Co., Norwalk	7,692	1,615	.....	759	.....	856	8,548
Meriden Trust and Safe Deposit Co.	1,240	177	.....	72	(102)	3	1,243
New Britain Bank and Trust Co.	11,615	2,338	.....	1,150	.....	1,188	12,803
New Canaan Bank and Trust Co.	2,420	281	.....	60	.....	221	2,641
New England Bank and Trust Co., Enfield	2,236	240	.....	120	.....	120	2,356

New Milford Bank and Trust Co.	3,070	587	.....	.....	(9)	578	3,648
North American Bank & Trust Co., Stratford	4,698	703	.....	.....	(53)	650	5,348
Putnam Trust Co., Greenwich	21,131	2,224	.....	970	.....	1,254	22,385
Salisbury Bank and Trust Co., Lakeville	3,475	673	.....	195	(798)	(320)	3,155
Security Bank and Trust Co., Bloomfield	2,355	278	.....	76	.....	202	2,557
Seymour Trust Company	6,472	754	.....	340	49	463	6,935
Simsbury Bank and Trust Co.	8,750	1,685	.....	460	.....	1,225	9,975
South Windsor Bank and Trust Co.	3,134	708	.....	191	.....	517	3,651
Terryville Trust Company	1,734	292	.....	.....	.....	292	2,026
Union Trust Company, Stamford	95,554	12,959	.....	6,829	308	6,438	101,992
United Bank & Trust Co., Hartford	27,960	5,116	.....	1,157	(1)	3,958	31,918
Valley Bank and Trust Co., Bridgeport	4,485	(25)	.....	.....	(128)	(153)	4,332
Village Bank and Trust Co., Ridgefield	2,349	290	.....	32	.....	258	2,607
Westport Bank and Trust Co.	10,015	1,247	.....	600	.....	647	10,662
Windsor Bank and Trust Co.	1,981	363	.....	72	(1)	290	2,271
Total	**$618,660**	**$66,819**	**$5,503**	**$38,724**	**$24,612**	**$58,210**	**$676,870**

*Includes initial sale of stock

Table No. 11–ABSTRACTS OF REPORTS FROM 1943-1982 (Amounts in thousands of dollars)

Year	Number of banks	Assets						Liabilities					
		Loans and discounts	U.S. Treasury securities	Other bonds and stocks	Cash and due from banks	Real estate, bank premises, and furniture and fixtures	Other assets including federal funds sold	Deposits	Reserves on loans and securities	Debentures and capital stock	Surplus, undivided profits, and reserves	Other liabilities including federal funds purchased	Total assets or liabilities
1943	64	108,975	328,216	51,838	133,273	13,289	741	584,335	.....	20,843	28,535	2,620	636,336
1944	63	110,719	384,473	44,707	125,128	11,693	556	621,076	.....	20,919	31,712	3,570	677,278
1945	63	120,963	456,392	44,366	126,884	10,751	694	696,381	.....	20,769	35,182	6,717	760,052
1946	62	160,142	434,974	48,417	140,504	10,396	726	729,607	.....	21,491	39,175	4,887	795,162
1947	62	206,383	360,082	51,771	154,730	10,287	813	715,952	.....	21,996	41,645	4,475	784,069
1948	62	231,644	348,830	59,829	148,724	10,272	1,010	729,268	.....	22,746	44,112	4,182	800,311
1949	62	238,549	361,554	65,439	141,496	10,977	1,594	744,775	.....	22,771	46,781	5,283	819,612
1950	57	283,726	347,426	73,820	170,674	11,424	1,517	810,830	.....	23,546	47,037	7,176	888,590
1951	55	317,716	373,054	86,477	248,552	12,122	1,944	959,048	.....	23,876	48,628	8,313	1,039,868
1952	55	362,655	386,114	97,670	230,167	12,577	2,564	1,005,403	.....	24,276	51,047	11,021	1,091,747
1953	56	392,101	369,739	97,860	229,673	13,416	3,593	1,012,910	.....	25,926	55,306	12,240	1,106,382
1954	53	415,816	350,739	106,362	212,685	14,301	4,486	1,008,289	.....	26,850	55,076	14,174	1,104,389
1955	51	470,132	339,806	118,059	231,736	15,078	4,742	1,075,082	.....	29,215	60,453	14,803	1,179,553
1956	50	515,235	341,566	127,825	241,685	16,512	4,193	1,136,453	.....	31,028	63,205	16,330	1,247,016
1957	46	547,978	343,589	136,086	229,608	18,643	5,370	1,160,932	.....	32,860	67,691	19,791	1,281,274
1958	43	542,619	342,317	141,169	228,446	18,594	2,744	1,153,199	.....	33,198	70,282	19,210	1,275,889
1959	42	630,732	335,996	150,617	249,270	20,093	3,726	1,256,496	.....	36,657	78,718	18,563	1,390,434
1960	42	670,211	327,948	141,706	273,493	21,592	3,878	1,268,194	.....	37,091	83,831	49,712	1,438,828
1961	40	732,149	339,412	152,171	283,999	23,000	3,588	1,354,049	.....	37,222	89,109	53,939	1,534,319
1962	39	807,087	329,951	195,790	316,205	26,811	4,064	1,476,135	.....	39,942	96,675	67,156	1,679,908
1963	37	888,278	319,276	221,036	300,411	26,512	4,603	1,551,597	.....	42,884	99,733	65,902	1,760,116
1964	35	987,493	284,655	217,746	304,391	27,656	4,971	1,617,966	.....	43,998	107,663	57,285	1,826,912
1965	35	1,118,572	263,855	244,025	299,960	30,718	21,724	1,754,482	.....	47,152	117,132	60,088	1,978,854
1966	34	1,192,331	287,108	263,278	360,267	30,846	18,484	1,892,618	.....	61,319	126,193	72,184	2,152,314
1967	34	1,349,210	340,909	353,496	364,968	33,148	23,456	2,190,018	.....	62,285	137,234	75,650	2,465,187
1968	34	1,516,075	298,721	445,778	415,112	36,793	42,286	2,455,532	.....	68,217	149,148	81,886	2,754,765
1969	32	1,659,878	241,903	409,653	407,884	44,802	63,688	2,409,916	$34,837	71,174	164,084	147,797	2,827,808
1970	32	1,747,862	241,344	553,465	502,467	52,077	103,446	2,777,377	35,556	72,516	177,856	137,356	3,200,661
1971	35	1,779,486	199,577	548,926	394,211	50,676	116,080	2,682,560	32,341	71,726	174,232	128,097	3,088,966
1972	36	1,163,411	180,664	707,461	675,287	61,602	97,106	3,380,788	36,716	79,844	201,426	186,757	3,885,531
1973	43	2,548,069	160,506	643,541	681,718	71,118	204,604	3,724,465	41,073	85,937	236,350	221,731	4,309,556
1974	46	2,707,517	135,419	726,436	631,929	75,957	192,047	3,740,395	43,261	91,735	262,302	331,612	4,469,305
1975	47	2,633,506	236,481	726,699	843,525	82,693	216,592	3,959,435	42,334	93,414	276,954	367,359	4,739,496
1976	48	2,776,295	313,596	788,037	878,256	91,960	151,411	4,154,012	.....	94,342	299,589	451,612	4,999,555
1977	50	3,751,811	293,160	1,021,384	925,213	108,468	468,294	5,776,726	.....	108,834	365,576	317,194	6,568,330
1978	46	4,455,141	409,886	1,042,871	1,018,117	120,074	423,797	6,258,641	.....	110,903	394,236	706,106	7,469,886
1979	46	5,019,162	429,221	1,143,286	1,190,353	139,203	416,625	6,956,224	.....	114,142	433,330	834,154	8,337,850
1980	45	5,207,210	454,452	1,289,166	1,351,420	154,815	623,948	7,483,393	.....	113,575	478,731	1,005,312	9,081,011
1981	40	5,741,603	434,815	1,388,884	1,402,432	160,003	519,174	7,734,342	.....	123,317	512,024	1,277,228	9,646,911
1982	40	6,293,016	447,255	1,464,900	1,718,168	184,244	710,374	8,725,022	.....	123,690	564,510	1,404,735	10,817,957

SAVINGS BANKS

Directory and Statistics

Executive Officer; Italicized type indicates Chief Executive Officer
Directors/Trustees: Italicized type indicates Chairman

AMERICAN SAVINGS BANK (NEW BRITAIN)
Incorporated 1863

EXECUTIVE OFFICERS–*President and Treasurer, Norman E.W. Erickson;* Vice President and Secretary, Richard N. Wedmore; Vice President and Controller, Glane R. Epps; Vice President, John H. Perkins; Vice President, James F. Dewey; Vice President, M. William Slade, Jr.; Vice President, Richard M. Furniss; Vice President, Thomas M. Leonard; Vice President, Donald H. Foberg.

DIRECTORS–Paul J. Anderson, Charles S. Beach, Adolf G. Carlson, Donald Davidson, Norman E.W. Erickson, Howard E. Hausman, Fred M. Hollfelder, Joseph T. Hughes, Steven T. Martin, Geddes Parsons, Julian C. Pease, John C. Pritchard, Stanley W. Shepard.

BANCONE OF CONNECTICUT (BRIDGEPORT)
Incorporated 1859

EXECUTIVE OFFICERS–*President, Richard F. Freeman;* Senior Vice President, John A. Jackson, Jr.; Senior Vice President and Treasurer, Jack B. Levine; Senior Vice President, Emmett G. Murphy; Vice President, Doris Bayus; Vice President and Security Officer, James J. Bazata; Vice President, Marcia B. Goodman; Vice President, Stephen B. Smith; Vice President, Albert L. Sturges, Jr.; Vice President, Richard S. Wright; Secretary, Barbara A. Peterson.

TRUSTEES–*Carl B. Adolphson*, Hugh V. Allison, Richard P. Bodine, Donald B. Christie, H. Sumner Farwell, Fred C. Frassinelli, Jr., Richard F. Freeman, Robert D. Harrington, James W. Jolly, John H. Larson, Gene E. Leeson, John P. Maloney, Philip R. Marsilius, Joseph C. Olson, V. Gibney Patterson, Harry B. Rowell, Jr., Elinor F. Wilber, Peter Wilkinson.

THE BANKING CENTER (WATERBURY)
Incorporated 1850

EXECUTIVE OFFICERS–*Chairman and Secretary, Edward J. Holcomb;* President and Treasurer, John P. Burke.

DIRECTORS–John Benson, John F. Burbank, H. Maxwell Burry, Jr., Richard Derr, Milton Greenblatt, Sue S. Grossman, *Edward J. Holcomb*, Richard W. Michaels, Nicholas M. Mihalas, Robert J. Narkis, Reginald H. Post, Gerald A. Scutt, Justin L. Smith, Jr., Stedman G. Sweet, C. Dinsmore Tuttle.

BERLIN SAVINGS BANK (KENSINGTON)
Incorporated 1873

EXECUTIVE OFFICERS–*President, Richard S. Martin;* Senior Vice President and Treasurer, William N. Wixon; Vice President, Richard G. Anderson; Vice President, Carl E. Lindahl; Secretary, Dorothy A. Bialek; Comptroller, Robert W. Anderson.

DIRECTORS–Leonard Abrahamson, L. Bowman Banford, Clifton A. Benson, William J. Coughlin, Jr., John S. Filbert, Frank Fraprie, John A. Kaestle, Clarence A. Johnson, Richard S. Martin, Prentice M. Troup, Horace B. Van Dorn, Joanne G. Ward, Dana Whitman, Jr.

BRANFORD SAVINGS BANK
Incorporated 1890

EXECUTIVE OFFICERS–*President and Treasurer, Harry F. Whittemore, Jr.;* Executive Vice President, Jeffrey C. Clark; Senior Vice President and Secretary, John H. Holman; Vice President, Charles H. Blood.

DIRECTORS–Norbert W. Church, Jeffrey C. Clark, Erle C. Curtis, Andrew Criscuolo, Ralph L. DeLucia, Leslie C. Findell, Lois Flesche, John H. Holman, Richard Kahl, John Leffingwell, Bernard H. Page, Thomas Sloane, Leonard Spear, Richard W. Squeri, *Donald E. Stevens*, Henry L. Stoddard, Kenneth P. Thompson, Harry F. Whittemore, Jr., Nathan Zaffin.

BRISTOL SAVINGS BANK
Incorporated 1870

EXECUTIVE OFFICERS–*President, Edward P. Lorenson;* Vice President, Daniel J. Casey; Vice President, Richard N. LaMothe; Vice President and Treasurer, David Melenski; Vice President, Howard T. Schmelder; Vice President, William M. Schwab; Vice President and Secretary, Robert E. Chapman; Vice President, Roger G. Grandbois.

DIRECTORS–Sherwood L. Anderson, III, William P. Carpenter, Terry B. Fletcher, Patrick J. Hogan, Katherine C. Ill, Edwin V. Ladd, Jr., *Edward P. Lorenson*, Robert R. Maynard, Harold M. Missal, Robert L. Tetro, Roderick R. Washburn, Robert J. Williamson.

BROOKLYN SAVINGS BANK (DANIELSON)
Incorporated 1872

EXECUTIVE OFFICERS–*President, Donald H. Wheeler;* Vice President, Alfred F. Austin, Jr.; Secretary, Mildred B. Pierce; Treasurer, Thomas E. Payne.

DIRECTORS–Joseph E. Baier, *A. Morrison Ennis*, Michael P. Pappas, Mildred B. Pierce, Paul E. Roper, Clarence J. Salmon, Romeo Vezina, Donald H. Wheeler.

BURRITT MUTUAL SAVINGS BANK OF NEW BRITAIN
Incorporated 1889

EXECUTIVE OFFICERS–*President and Treasurer, John C. Jaynes;* Senior Vice President and Secretary, Richard C. Syrett; Senior Vice President, Timothy Nadeau; Vice President, John S. Barnes; Vice President and Comptroller, Barbara J. Bennett; Vice President, Gene W. Martin; Vice President, Stanley M. Nickerson.

DIRECTORS–Ruthe W. Boyea, Harold M. Bradsky, Judith W. Brown, Michael J. Cimino, *Raymond E. Cummings*, John E. Downes, Harold J. Eisenberg, J. Brian Gaffney, John C. Jaynes, Henry V. Pelton, Arthur B. Powers, Anthony R. Puskarz, Sr., Mark Rohrbaugh, Richard C. Syrett, Angelo Tomasso, Jr.

THE CENTRAL BANK FOR SAVINGS (MERIDEN)
Incorporated 1851

EXECUTIVE OFFICERS–*President, James H. Doak, Jr.;* Senior Vice President and Treasurer, Robert W. Monroe; Senior Vice President, Richard J. Leary; Senior Vice President, Arthur M. Rohde; Vice President and Comptroller, Robert L. L'Heureux, Jr.; Vice President, Peter L. Kofsuske; Vice President, Kenneth G. Penfield; Vice President, Ralph Winchester; Secretary, Leah M. Peczynski.

DIRECTORS–Craig A. Bossi, A. Lee Campione, James H. Doak, Jr., Raymond E. Donovan; Thomas L. Ferry, Jr., Dennis F. Gaffney, Daniel Kahn, David T. Lucey, Francis J. O'Brien, Howard C. Schaefer, Howard G. Weiss.

THE CHELSEA GROTON SAVINGS BANK (MYSTIC)
Incorporated 1854

EXECUTIVE OFFICERS–*Chairman, Albert E. Ricker, Jr.;* President and Treasurer, Edward M. Regets; Vice President, Mark A. Turner; Vice President, James A. Sewart; Vice President and Comptroller, George W. Strouse.

TRUSTEES–Robert B. Acker, Richard E. Blodgett, Jr., Allyn L. Brown, Jr., Thomas F. Costello, Paul J. Driscoll, Katherine N. Fuller, Philip C. Greene, Raymond A. Helmboldt, Grover V. Lassen, Jr., Marjorie P. Moore, Shepard B. Palmer, Jr., Andrew W. Perry, II, Edward M. Regets, *Albert E. Ricker, Jr.*, Richard P. Robinson, Leonard D. Royce, Fred Seeman, James A. Sewart, Kenneth A. Smith, Rutherford L. Swatzburg.

CITIZENS SAVINGS BANK (STAMFORD)
Incorporated 1869

EXECUTIVE OFFICERS–*President, William D. Rider;* Vice President and Treasurer, Frank R. Straub; Vice President, Nicholas A. Bochicchio, Jr.; Vice President, Michael J. Connery, Jr.; Secretary, Janet F. Eagan; Comptroller, Walter R. Dahlgren.

DIRECTORS–Theodore B. Covert, A. Reid Cross, Thomas J. Feeney, Joseph H. Johnson, Charles C. Judd, James W. Kambas, Gertrude N. Marshall, Willard J. Overlock, Leo J. Pantas, Samuel F. Pierson, William D. Rider, J. Forbes Rogers, Clayton B. Weed, Jr.

CITY SAVINGS BANK OF MERIDEN
Incorporated 1874

EXECUTIVE OFFICERS–*President, Robert K. Montgomery;* Senior Vice President, Secretary and Treasurer, L. Clark Robison; Comptroller, Bea Sherman.

DIRECTORS–Eugene E. Bertolli, Arthur D. Boutillier, Jr., Robert G. Church, Jr., Michael M. Conroy, Foster M. Johnson, Jr., Robert K. Montgomery, Gary O. Olson, L. Clark Robison, Richard D. Stapleton.

THE CITY SAVINGS BANK OF MIDDLETOWN
Incorporated 1903

EXECUTIVE OFFICERS–*President and Treasurer, Ralph H. Shaw, II;* Senior Vice President, Bruce A. Ricker; Vice President and Secretary, J. Richard Franklin; Vice President, Robert W. Hickcox; Comptroller, George Holman.

DIRECTORS–Wilbur G. Batty, Paul S. Carrier, Jr., Ellen G. D'Oench, John D. Doolittle, Edward J. Fitzgerald, Jr., Stanley E. Gifford, Richard W. Greene, Carmelo J. Mazzotta, *J. Warren Mylchreest*, J. Paul Peterson, Ralph H. Shaw, II.

COLLINSVILLE SAVINGS SOCIETY
Incorporated 1853

EXECUTIVE OFFICERS–*President and Treasurer, Ralph A. Benson, Sr.;* 1st Vice President and Secretary, Michael A. Langer; Vice President, Arthur S. Bristol.

DIRECTORS–Ralph A. Benson, Sr., Arthur S. Bristol, Robert G. Gillespie, Raymond B. Green, Robert D. Hart, John A. Kozlak, Michael A. Langer, Edward D. Marlowe, John R. Miner, Jr., Roy H. Olson, Clair W. Wilder.

CONNECTICUT SAVINGS BANK (NEW HAVEN)
Incorporated 1857

EXECUTIVE OFFICERS–*President, Paul H. Johnson;* Senior Vice President and Secretary, Beverley H. Lapham, Jr.; Senior Vice President and Treasurer, Robert C. Davis, Jr.

TRUSTEES–Mary B. Arnstein, Barry R. Banducci, Roland M. Bixler, Samuel W. Bowlby, Henry Chauncey, Jr., James P. Comer, Abbott H. Davis, Jr., Ralph W. Halsey, Jr., Marshall R. Holley, Philetus H. Holt, Lawrence W. Iannotti, Paul H. Johnson, Clayton A. Kolstad, Nancy N. Kops, Robert J. Leeney, Victor H. Vroom.

THE DERBY SAVINGS BANK
Incorporated 1846

EXECUTIVE OFFICERS–*President and Treasurer, Howard B. Treat, Jr.;* Senior Vice President and Secretary, John F. Costigan; Vice President, David A. Dedman; Vice President, Donald J. Frillici; Vice President, Oliver G. McLean, Jr.; Vice President, Thomas H. Wells; Vice President, Janet B. Williams.

DIRECTORS–John F. Costigan, John B. Dearborn, Harry P. DiAdamo, Jr., Angelo E. Dirienzo, Laura J. Donahue, *Raymond P. Lavietes*, William M. Miller, G. Jeffrey Reynolds, Frank M. Osak, Jr., Howard B. Treat, Jr., Bronislaw Winnick.

DIME SAVINGS BANK OF NORWICH
Incorporated 1869

EXECUTIVE OFFICERS–*President, Severn T. Johanessen;* Senior Vice President and Treasurer, Clifford P. Kumpf; Vice President and Secretary, James P. Cronin; Vice President, Joseph Silvestri.

DIRECTORS–Craig F. Bode, Richard S. Camp, Leon R. Chambers, James P. Cronin, Frank D. Demicco, Harold W. Higgens, Carl K. Hichon, Severn T. Johanessen, Clifford P. Kumpf, Joseph S. Longo, Benjamin J. Lord, Jr., *Howard Murkett.*

THE DIME SAVINGS BANK OF WALLINGFORD
Incorporated 1871

EXECUTIVE OFFICERS–*President and Treasurer, Francis P. Feeney;* Vice President, John H. Norton; Vice President, Daniel P. Sullivan; Vice President, John A. Shortell; Vice President, Robert L. Carmody; Vice President, Peter G. Pfau; Comptroller, Ronald J. Hall; Secretary, Dorothy A. Hayes.

DIRECTORS–Henry E. Bartels, Joseph H. Bateman, Philander Cooke, Charles G. Crump, II, *Francis P. Feeney*, Wm. Neal MacKenzie, John H. Norton, Alfred T. St. James, Fred A. Valenti, Jr.

ESSEX SAVINGS BANK
Incorporated 1851

EXECUTIVE OFFICERS–*Chairman and Treasurer, Robert F. Herbst;* President, Douglas H. Olson; Vice President and Treasurer, Richard Watrous; Vice President, Edward C. Hemmann.

DIRECTORS–William A. Boyd, James D. Connors, *Robert F. Herbst*, Charles W. Jewett, Donald P. Morrison, G. Peter Neilsen, Douglas H. Olson, John J. Speirs, Jr., Philip J. Stueck, William R. Willard, John P. Wollack.

FAIRFIELD COUNTY SAVINGS BANK (NORWALK)
Incorporated 1874

EXECUTIVE OFFICERS–*President and Treasurer, F. Richard Gregory;* Executive Vice President, Donald M. Lockwood; Vice President and Counsel, Robert B. Devine; Secretary, Rose T. Goodwin; Vice President, C.A. Fiorella.

DIRECTORS–Robert B. Devine, Philip W. Goodwin, F. Richard Gregory, William J. Kolkmeyer, Donald M. Lockwood, John F. Piro, Thomas J. Riordan, Jr., William F. Stephanak, William B. Woodward.

FARMERS AND MECHANICS SAVINGS BANK (MIDDLETOWN)
Incorporated 1858

EXECUTIVE OFFICERS–*President, Arthur E. Webster, Jr.;* Vice President, Kenneth R. Kjellen; Vice President, John A. Barr, Jr.; Treasurer, David H. Kelsey; Secretary, Pauline M. Hamblett.

DIRECTORS–Joseph E. Biega, Walter A. Blau, Jr., Gregory G. Curtis, F. Martin Dohl, Harry Hagel, Herbert Levine, Joseph G. Lombardo, Edward J. Opalacz, Herbert M. Patterson, Ernest F. Peterson, David W. Reier, Burton L. Rhodes, Paul Schuster, Robert H. Simmons, Arthur E. Webster, Jr.

FARMINGTON SAVINGS BANK
Incorporated 1851

EXECUTIVE OFFICERS–*President and Treasurer, C. Parker Fleming;* Senior Vice President, John W. Grouten; Vice President and Comptroller, John H. Hangen; Vice President, Richard F. Corliss; Secretary, Priscilla M. Smulski.

DIRECTORS–*Frank A. Cadwell, Jr.,* George S. Chase, Howard H. Coe, John M. Deming, C. Parker Fleming, John W. Grouten, William F. Grunewald, William W. Hoppin, Harriet B. Lidgerwood, William S. Wadsworth.

THE GUILFORD SAVINGS BANK
Incorporated 1875

EXECUTIVE OFFICERS–*President and Treasurer, David D. Dudley;* Vice President and Secretary, Gilbert M. Lombard, Jr.

TRUSTEES–Edwin D. Bartlett, John M.C. Betts, Egbert Broekhuysen, Adelbert W. Cox, Richmond H. Curtiss, Hugh McK. Jones, John B. Kidney, *Gilbert M. Lombard, Sr.,* H. Logan Page, III, Winthrop F. Smith.

JEWETT CITY SAVINGS BANK
Incorporated 1873

EXECUTIVE OFFICERS–*President, Reino E. Horstmeyer;* Vice President and Treasurer, Paul E. Chase; Secretary, Shirley M. Pierce.

DIRECTORS–Robert L. Brodeur, Edward J. Chominski, Don K. Collins, Dominic Demicco, Richard J. Duda, Reino E. Horstmeyer, H. Eugene Labonne, *George H. Lane,* John A. Ricketts, Donald P. Vachon.

THE LIBERTY BANK FOR SAVINGS (MIDDLETOWN)
Incorporated 1825

EXECUTIVE OFFICERS–*President, Frank J. Godwin, Jr.;* Executive Vice President, Patrick J. Crowley; Executive Vice President, Frank J. Sutkowski; Senior Vice President and Treasurer, Graham B. Carlson; Senior Vice President, Philip P. Cacciola; Senior Vice President, Paul H. Beaulac; Vice President, Barbara K. Aubin; Vice President, Gary L. Carter; Vice President, Ronald J. Catrone; Vice President, James A. Fetters; Vice President, Shaun S. Shanley; Secretary, Shirley F. Williams.

DIRECTORS–Charles W. Anthes, Donald C. Davis, *Woodbridge A. D'Oench,* George W. Fraser, Frank J. Godwin, Jr., Raymond S. Hedges, Ann N. Hibino, Harry M. Johnson, Milton R. Johnson, Barbara J. Maynard, John A. McGarry, Willard M. McRae, Gordon B. McWilliams, John B. Newman, Nathan I. Shapiro, Luther E. Stearns, Robert E. Stevens, Eugene F. Sturgeon, William E. Tucker.

THE LITCHFIELD SAVINGS BANK
Incorporated 1850

EXECUTIVE OFFICERS–*President, Howard E. Kerpelman;* Vice President, Sidney W. Hine; Vice President, Henry C. Stocking; Vice President, Ann Y. Wyant.

DIRECTORS–Elmer T. Brown, George C. Dudley, Robert M. FitzGerald, Sidney W. Hine, William M. Houldin, Jr., Howard E. Kerpelman, Oswald W. Marrin, Donald K. Mayland, Charlotte Reid, Edward M. Sepples, Jr., Henry C. Stocking, E. Geoffrey Ward, Jr.

MECHANICS AND FARMERS SAVINGS BANK OF BRIDGEPORT
Incorporated 1871

EXECUTIVE OFFICERS–*Chairman, Edward R. Kasparek;* President, David J. Sullivan, Jr.; Executive Vice President, Jeremy N. Murphy; Senior Vice President, Robert W. Lucas; Vice President and Secretary, Walter A. Henderson; Vice President and Treasurer, Frederick C. Mayernik.

TRUSTEES–William H. Aiken, Walter Breslav, Jr., C. Phillip Epifano, Donald E. Farrar, Julius Groher, Paul B. Haley, William L. Hawkins, Frank A. Healy, Marian L. Heard, John S. Heher, V. Donald Hersam, Jr., *Edward R. Kasparek,* Verne L. King, Stanley Manasevit, Lloyd H. Meyer, Milton J. Morgan, Jeremy N. Murphy, William J. Riordan, Vincent M. Simko, Charles F. Smithers, Jr., David J. Sullivan, Jr., Robert T. Switzgable.

MECHANICS' SAVINGS BANK (HARTFORD)
Incorporated 1861

EXECUTIVE OFFICERS–*President, Jack C. Myles;* Group Vice President and Treasurer, Ernest C. Wignall; Senior Vice President and Controller, Reinhold Quasnitschka; Senior Vice President, William J. Anderson; Senior Vice President, Thomas R. Hurt; Senior Vice President, Richard T. Langan; Vice President, Robert R. Northover; Vice President, Clifford R. Ongley.

DIRECTORS–Ruth D. Abbott, Lucian E. Baldwin, Edward N. Bennett, John Donnelly, Sister Francis Marie Garvey, Dennis F. Hardcastle, Richard B. Haskell, Thomas J. Kelleher, Worth Loomis, John S. Murtha, Jack C. Myles, William R. Peelle, Alfred R. Rogers, Guy C. Shafer, Samuel H. Title, Bruce N. Torell, John L. Way, II.

MILFORD SAVINGS BANK
Incorporated 1872

EXECUTIVE OFFICERS–*President and Treasurer, Donald A. Patenaude;* Executive Vice President, Paul W. Austin; Vice President, Theodore H. Goodwin; Vice President, Robert C. Coulombe, Jr.; Comptroller, Thomas F. Hibson, Sr.; Secretary, June M. Kugler.

DIRECTORS–Paul W. Austin, Robert D. Beard, Robert J. Clemence, Joseph J. Einhorn, Harold S. Greenbaum, William D. Harlow, Joseph P. Kaluzynski, Howard S. Merk, Richard J. Monahan, Clement P. Passariello, Donald A. Patenaude, DeForest W. Smith, Robert H. Smith, Francis V. Stosse, Sally A. Stowe, Frederick B. Warren.

MOODUS SAVINGS BANK
Incorporated 1870

EXECUTIVE OFFICERS–Vice President, Daniel W. Maus; *Executive Vice President, Ward T. Alling;* Vice President and Treasurer, George P. Drenga; Vice President and Secretary, Hermine J. Fiala.

DIRECTORS–Ward T. Alling, John J. Blaschik, Edgar H. Bishop, Sumner I. Brownell, George P. Drenga, Hermine J. Fiala, William T. Hood, Jr., Daniel W. Maus, Daniel W. Maus, Jr., Mary E. Pour, *Charles J. Wolf, Jr.*

NATIONAL SAVINGS BANK (NEW HAVEN)
Incorporated 1866

EXECUTIVE OFFICERS–*President and Treasurer, Malcolm E. Braren;* Executive Vice President and Secretary, Stanley Spilecki; Vice President, Peter E. Firla; Vice President, Robert J. Grubbs; Vice President, J. Richard Hanover; Controller, Edward J. Senk.

DIRECTORS–Jean A. Adnopoz, *Gordon P. Chambers,* Milton P. DeVane, William A. Flint, Jr., Severio D. Fodero, Richard M. Grave, Armin B. Hemberger, H. Everton Hosley, Jr., Thomas C. Ingersoll, Phillip S. Kaplan, James A. Thomas, Charles A. Williams, Charles L. Willoughby.

NAUGATUCK SAVINGS BANK
Incorporated 1870

EXECUTIVE OFFICERS–*President, Richard D. Coe;* Vice President and Treasurer, Stephen J. Sweeney, Jr.; Secretary, Mark C. Yanarella; Comptroller, William N. Villano.

TRUSTEES–Gordon A. Anderson, Richard D. Coe, Raymond E. Dowling, Howard N. Fassett, Milton D. Grele, William R. McKenzie, Henry T. Moeckel, *Adrian C. Olson,* Robert C. Sutherland, Stephen J. Sweeney, Jr., Carl R. Toothaker, Louis F. Voegeli.

NEW ENGLAND SAVINGS BANK (NEW LONDON)
Incorporated 1827

EXECUTIVE OFFICERS–*President, Richard L. Creviston;* Senior Vice President, Lawrence E. Alderson, Sr.; Senior Vice President and Comptroller, Joseph H. Coutu; Senior Vice President, Robin Honiss; Senior Vice President, David C. Whelden; Vice President, Francis J. Buckley, Jr.; Vice President, William A. Konturas; Vice President and Treasurer, David J. Krug; Vice President, Herbert L. Lindblom; Vice President, Lawrence H. Strickland; Vice President, Michael Velgouse, Jr.; Secretary, Margaret L. Trakas.

DIRECTORS–Richard A. Bauerfeld, John Beveridge, Ernest C. Burnham, Jr., Pierce F. Connair, *Richard L. Creviston*, Robert A. Doherty, Louis Fiorelli, Neil E. Humphreville, Lewin G. Joel, Jr., Frank J. Laycock, Dorothy B. Leib, Otto E. Liebig, Jr., Robert W. Marrion, William W. Miner, John F. Mirabito, Steven E. Pitts, Charles J. Poole, Stanley Popiel, Julia H. Smith, Robert J. Sullivan, Jr., James H. Thach, III, James R. Vest, Donald R. Welter.

THE NEW HAVEN SAVINGS BANK
Incorporated 1838

EXECUTIVE OFFICERS–*President, Robert M. Geier;* Executive Vice President and Treasurer, Charles L. Terrell; Senior Vice President, Kenneth P. Kaminsky; Senior Vice President, Thomas A. Lafreniere; Vice President and Secretary, Robert F. Crosby; Vice President, Gerald W. Blood; Vice President, Lillian A. Celone; Vice President, Richard D. Johnson, Jr.; Vice President, Charles S. Palmer; Vice President, David R. Rice; Vice President, Willie Spence; Vice President, Alfred E. Tosetti.

DIRECTORS–John W. Barnett, Alan C. Bennett, Joseph F. Duplinsky, Frederick F. Fagal, John D. Fassett, Robert M. Geier, Angus N. Gordon, Jr., Jane D. Keeler, John M. Lyons, Philip Paolella, Catherine St. John, Robert N. Schmalz, C. Thomas Smith, Charles L. Terrell, Edward White, Jr., Paul D. Wingate.

NEW MILFORD SAVINGS BANK
Incorporated 1858

EXECUTIVE OFFICERS–*President and Treasurer, F. Wayne Arnold;* Vice President and Comptroller, Jordan E. Barrows; Vice President, Betty A. Fredlund; Vice President, Peter J. Sheehan; Secretary, Brian A. Arnold.

DIRECTORS–Forrest D. Arnold, *F. Wayne Arnold*, Willis H. Barton, Jr., Herbert E. Bullock, Ralph F. Camp, John V. Haxo, Arthur L. Sega, Julian I. Slone.

NEWTOWN SAVINGS BANK
Incorporated 1855

EXECUTIVE OFFICERS–*President and Treasurer, Kenneth M. Adams;* Senior Vice President, William R. Potter; Vice President, David H. Treadwell; Vice President and Secretary, Frances P. Sutton; Vice President, Joseph R. Humeston; Vice President, John R. Holian; Vice President, Herman W. Parker.

TRUSTEES–Kenneth M. Adams, Nelson G. Curtis, Robert S. Grossman, John F. Holian, William A. Honan, Jr., James M. Osborne, Jr., Herman W. Parker, Gene A. Rubino, Spencer M. Stout, Russell F. Strasburger.

NORTHWEST BANK FOR SAVINGS (WINSTED)
Incorporated 1875

EXECUTIVE OFFICERS–*President, James E. Davis;* Vice President, William B. Weber; Vice President, Richard P. Rogers; Secretary, Susan L. Belle-Isle; Treasurer, James A. Frink.

DIRECTORS–Harry C. Cook, James E. Davis, Milton Dolinsky, Jonathan F. Ells, Charles J. Fecto, Andrew S. Grinvalsky, John B. Kenney, Caroline B. LaMonica, Norman F. Thompson, III.

NORWALK SAVINGS SOCIETY
Incorporated 1849

EXECUTIVE OFFICERS–*President and Treasurer, Robert T. Judson;* Senior Vice President and Secretary, Calvin W. Smith; Vice President, Jere T. Dorney; Vice President, Charles F. Howell.

DIRECTORS–*Francis L. Bennett*, Peter Driscoll, Kenton M. Ericson, Vincent Genuario, William M. Gilmore, Robert T. Judson, Antonios Karadimas, Nicholas J. Nardi, Donald St. John.

THE NORWICH SAVINGS SOCIETY
Incorporated 1824

EXECUTIVE OFFICERS–*President, Edgar C. Gerwig;* Senior Vice President, Daniel R. Dennis, Jr.; Senior Vice President and Treasurer, Michael J. Hartl; Senior Vice President, J. Roger Marien; Senior Vice President, Stephen J. St. Clair; Controller, Steven E. Ravin; Secretary, Marjorie H. Grieve.

DIRECTORS–James J. Dutton, William J. Evans, Edgar C. Gerwig, William C. Harding, Walter L. McGill, Harrison C. Noyes, Jr., D. Leslie Olsen, Richard P. Reed, Lawrence V. Sarni, Martin C. Shapiro.

PEOPLE'S BANK (VERNON)
Incorporated 1870

EXECUTIVE OFFICERS–*President, Frederick S. Winkley;* Vice President, Malcolm W. Thompson; Secretary, J. Robert Lessard; Treasurer, Charles D. MacMillan.

DIRECTORS–Lois S. Barlow, Frederick Bilow, Donald B. Caldwell, Martin F. Fagan, Nelson R. Gottier, Douglas R. Hayes, J. Robert Lessard, Thomas S. Mason, Frederick W. McKone, Malcolm W. Thompson, *Frederick S. Winkley.*

PEOPLE'S SAVINGS BANK-BRIDGEPORT
Incorporated 1842

EXECUTIVE OFFICERS–*Chairman, Norwick R. Goodspeed;* Vice Chairman and Treasurer, Lloyd F. Pierce; President, David E.A. Carson; Executive Vice President, Edward M. Freda; Executive Vice President, Leonard N. Mainiero; Secretary, Sandra J. Brown; Senior Vice President, James P. Biggs; Senior Vice President, Raymond P. Granville; First Vice President, James E. Banks; First Vice President, Edward H. Bucnis; First Vice President, Jeffrey L. Coulson; First Vice President, Paul H. Hughes, II; First Vice President, Michael J. Leone; Vice President, Robert B. Booth; Vice President, Francis E. Callahan; Vice President, Walter Dusza, Jr.; Vice President, Ronald W. Gibbs; Vice President, Raymond P. Guerney; Vice President, Francis J. Hannafey; Vice President, Carl M. Harris; Vice President, C. Chase Hewes; Vice President, Bryan J. Huebner; Vice President, Thomas E. Hylinski; Vice President, Joanne B. Judd; Vice President, John A. Klein; Vice President, Anne B. McCarthy; Vice President, Joseph J. McGee; Vice President, George W. Morriss; Vice President, Donald A. Nelson; Vice President, James D. Polito; Vice President, William G. Polk; Vice President, Parry E. Spahr; Vice President, Thomas W. Stevenson; Vice President, E. Payton Thompson; Vice President, Peter P. Traussi; Vice President, David J. Walker.

DIRECTORS–David E.A. Carson, George P. Carter, Joseph E. Clancy, Robert F. Daniell, John J. Driscoll, George R. Dunbar, Joseph M. Goloff, *Norwick R. Goodspeed,* Edward E. Harrison, Samuel W. Hawley, Betty R. Hollander, Robert W. Huebner, Geraldine W. Johnson, Wesley J. Kiley, Saul Kwartin, H. Parker Lansdale, D. Laurie MacCuaig, John F. Merchant, Lloyd F. Pierce, John G. Phelan, Charles E. Reed, Frederick J. Ross, John J. Scanlon, Cecil S. Semple, Frederick B. Silliman, Aram H. Tellalian, Wilmot F. Wheeler, Jr.

THE PEOPLE'S SAVINGS BANK OF NEW BRITAIN
Incorporated 1907

EXECUTIVE OFFICERS–*President and Treasurer, Stanley J. Labieniec;* Executive Vice President, Richard Mansfield; Senior Vice President and Secretary, Richard J. Ringwood; Vice President and Controller, John G. Medvec.

DIRECTORS–Walter Blogoslawski, W.J. Blogoslawski, Matthew R. Duksa, Stanley Filewicz, John J. Flis, Robert A. Gryboski, B.A. Gryboski, Henry J. Gwiazda, Edward Januszewski, Stanley J. Labieniec, Walter J. Liss, Lucien Maciora, A. Richard Puskarz, Jr., Eugene Rosol, Martin Rosol, Edward Seremet, Chester S. Sledzik, L.B. Slysz, *Joseph Welna.*

PUTNAM SAVINGS BANK
Incorporated 1862

EXECUTIVE OFFICERS–President, Raymond A. Brousseau; *Executive Vice President, Lucius E. Arnold;* Vice President, Russell B. King; Secretary and Treasurer, Gilbert E. Morse.

TRUSTEES–Lucius E. Arnold, Raymond A. Brousseau, Sigmund Czarnecki, Earl Gagnon, Charlotte Greenhalgh, Russell B. King, Gilbert E. Morse, Merrill L. Seney, Raymond T. Wheaton.

RIDGEFIELD SAVINGS BANK
Incorporated 1871

EXECUTIVE OFFICERS–*Chairman, Charles Coles, Jr.:* President, Charles W. Schieding; Vice President and Treasurer, J. Kenneth Useted.

DIRECTORS–Edwin B. Allan, *Charles Coles, Jr.,* Joseph H. Donnelly, N. Donald Edwards, Walter E. Evans, Lawrence W. Hoyt, Jr., Abraham N. Morelli, Sr., Charles W. Schieding, Reed F. Shields, J. Mortimer Woodcock.

THE SAVINGS BANK OF ANSONIA
Incorporated 1862

EXECUTIVE OFFICERS–*President and Treasurer, Frederick J. Quinn;* Secretary, Monica B. Pantaleo; Vice President, Thomas A. Gabianelli; Vice President and Controller, William McDougall; Vice President, Clifford T. Mole; Vice President, Norman L. Gould; Vice President, Michael V. Rosso; Vice President, Joseph M. Miller, Jr.; Vice President, David Green.

DIRECTORS–William C. Bassett, Joseph B. Buckley, Terry R. Chatfield, Donald F. Clemons, David B. Cohen, Ralph R. DeFonce, Donald A. Farmer, Franklin S. Harris, *Edward W. Miller,* Paul Pawlak, Irene G. Smith, Henry Tolman, II, Lawson Van Riper.

THE SAVINGS BANK OF DANBURY
Incorporated 1849

EXECUTIVE OFFICERS–*President, Florence R. Helley;* Senior Vice President and Treasurer, William S. Morse, Jr.; Vice President and Secretary, Marita A. Ryan; Vice President, Daniel E. Gerow.

DIRECTORS–John C. Doran, James F. Edwards, Daniel E. Gerow, Florence R. Helley, John W. Hoffer, John McLean, II, William S. Morse, Jr., A. Searle Pinney, Mildred Wibling.

THE SAVINGS BANK OF MANCHESTER
Incorporated 1905

EXECUTIVE OFFICERS–*President and Treasurer, William R. Johnson;* Vice President, Ermano Garaventa; Vice President and Comptroller, K. Craig Barnes; Vice President, William F. Legault; Vice President, Thomas J. Matrick; Secretary, Dorothy M. Sonego.

DIRECTORS–Thomas A. Bailey, Walter A. Carter, Jr., Edgar H. Clarke, Aaron Cook, M. Adler Dobkin, Robert H. Franklin, Ermano Garaventa, Fred W. Geyer, Jack R. Hunter, William R. Johnson, *John D. LaBelle,* George H. Marlow, Robert B. McCann, Eleanor S. Rubinow, Harlan D. Taylor, William B. Thornton, Thomas E. Toomey.

THE SAVINGS BANK OF ROCKVILLE
Incorporated 1858

EXECUTIVE OFFICERS–*President, William J. McGurk;* Vice President, Dorothea H. Preuss; Vice President and Treasurer, Michael J. Muzio; Assistant Treasurer, John M. Halloran, Jr.; Secretary, Catherine M. Tyrol.

DIRECTORS–Charles G. Chilberg, Eugene W. Gresh, Richard S. Hutton, William J. McGurk, Peter F. Olson, Robert J. Pigeon, Dorothea H. Preuss, Marjorie A. Purnell, Raymond E. Ramsdell, *Francis S. Rupprecht,* Frederic E. Turkington, Herman W. Usher, Wayne O. Vincent, Howard F. Wolfanger, Edward W. Zahner.

THE SOCIETY FOR SAVINGS (HARTFORD)
Incorporated 1819

EXECUTIVE OFFICERS–*President, Elliott C. Miller;* Executive Vice President and Treasurer, William W. Wilcox; Executive Vice President, Charles F. Edmond, Jr.; Executive Vice President, Todd B. Ikard; Senior Vice President and Secretary, Paul M. Aldrich; Senior Vice President, Raymond U. Rosa; Senior Vice President, Albert F. Fiacre; Senior Vice President, William T. Kosturko; Senior Vice President and Controller, Ralph K. Packard; Senior Vice President, Edward Cohen; Senior Vice President, David M.G. Hammaker; Senior Vice President, William L. Levesque; Senior Vice President, William R. Manning; Senior Vice President, Peter K. Mulligan; Senior Vice President, Bruce H. Perry; Senior Vice President, Martha K. Stillman; Senior Vice President, James H. Vanderhoff; Senior Vice President, Jon R. Vining; Vice President, Karen A. Antion; Vice President, Robert W. Beggs, Jr.; Vice President, Mary Shanley-Chase; Vice President, Charles J. DeSimone; Vice President, Peter R. Dunn; Vice President, George F. Field; Vice President, Robert A. Firger; Vice President, William K. Heffner; Vice President, Peter C. Hickey; Vice President, Frank J. Litwin; Vice President, Joseph A. Pascal; Vice President, Matthew K. Poland; Vice President, Otto W. Rudolph; Vice President, Stephen E. Smith; Vice President, William J. Stockwell; Vice President, James J. Terzakis; Vice President, William E. Zabel.

TRUSTEES–*Crampton Trainer,* Charles J. Cole, Sister Mary Consolata O'Connor, Bob Eddy, Arthur J. Emma, Alfred D. Ford, Burnell A. Gustafson, Reese H. Harris, Jr., Edward W. Large, Elliott C. Miller, John F. Shea, Jr., James A. Stewart, Anthony E. Wallace, Robert A. Weinerman, Archibald M. Woodruff.

SOUTH NORWALK SAVINGS BANK
Incorporated 1860

EXECUTIVE OFFICERS–*President and Treasurer, Leland C. Gates, Jr.;* Senior Vice President, Thomas R. Lyons; Senior Vice President and Secretary, Janet S. Wolucki; Vice President, Edward G. Farrell; Vice President, Frank T. Favano, Jr.; Vice President, J. William Hyatt; Vice President, John O. Monks; Vice President, Donald L. Wood.

DIRECTORS–Robert G. Bowman, C. Walter Buhler, Renwick E. Case, Edward J. Flynn, Thomas J. Gardella, Leland C. Gates, Jr., William O. Keene, Thomas R. Lyons, Charles D. Staack, John H. Woodward.

SOUTHINGTON SAVINGS BANK
Incorporated 1860

EXECUTIVE OFFICERS–*President, Ralph G. Mann;* Vice President, Elizabeth F. McKeon; Vice President, Lawrence J. Mucci; Treasurer, Anthony Priore, Jr.

DIRECTORS–Milton E. Chaffee, Juanine S. DePaolo, *Albert J. Dudzik, Jr.,* Walter J. Hushak, Michael J. Karabin, David P. Kelley, Frederick E. Kuhr, Ralph G. Mann, Andrew J. Meade, Anthony S. Pizzitola, George C. Putnam, Marshall H. Tolles, G. Robert Triano.

STAFFORD SAVINGS BANK
Incorporated 1872

EXECUTIVE OFFICERS–*President, John W. Zelz;* Vice President, Renato A. Pellizari; Vice President, Raymond B. Kelsey; Secretary, Gilbert A. Wagner, Jr.; Treasurer, John B. Mitchell.

TRUSTEES–Anna K. Bidorini, Harriet B. Cheman, Aldo J. Guarco, Raymond B. Kelsey, William O. Ladish, Ronald A. Mitchell, *John M. Patten,* Horace F. Pease, Renato A. Pellizari, Mario Posocco, Charles W. Schwanda, William H. Warmington, John W. Zelz.

THE STAMFORD SAVINGS BANK
Incorporated 1851

EXECUTIVE OFFICERS–*President and Treasurer, Richard E. Taber;* Executive Vice President, Robert D. Emslie; Senior Vice President, Richard G. Walker; Vice President, Lawrence P. Bailey; Vice President and Controller, Arthur N. Gravenhorst; Vice President, Thomas Bartram; Vice President, John Kantzas.

DIRECTORS–Benjamin Bogin, Marcia B. Bull, Aubrey J. Carter, Francis M. Deluca, Nicholas DuBiago, C. Louis Fincke, Griffith E. Harris, Louis J. Iacovo, George C. Kay, *David L. Stewart, Jr.,* Edward M. Strayhorne, Richard E. Taber, Malcolm P. Taylor.

STATE BANK FOR SAVINGS (HARTFORD)
Incorporated 1858

EXECUTIVE OFFICERS–*President, John L. Flannery;* Executive Vice President, Robert B. Woerheide; Senior Vice President and Treasurer, Lee A. Gagnon; Vice President, Theodore M. Beebe; Vice President, David H. Galusha; Vice President, Robert E. Lee; Secretary, Doris G. Bopp.

TRUSTEES–Robert B. Bruner, Robert N. Davis, Jr., Oliver F. Eldridge, William H. Farley, John L. Flannery, Glenda Copes Reed, *Robert L. Rosensweig.*

SUFFIELD SAVINGS BANK
Incorporated 1869

EXECUTIVE OFFICERS–*President, Robert C. DiGennaro;* Vice President, Gary C. Smith; Vice President, Douglas F. Molander; Vice President, Rogers J. Rice; Vice President, Raymond C. LaGace; Treasurer, Donald W. Wood; Controller, John Halloran.

TRUSTEES–*Charles T. Alfano,* Sumner F. Bissell, Richard C. Blackburn, Helen K. Christian, Robert C. DiGennaro, William P. Edmonds, Sydney F. Fuller, Astrid T. Hanzalek, David H. Johnson, Charles Pennachio, Elias Shapiro, Syeeda Wilkins, Edward J. Zaczynski.

THOMASTON SAVINGS BANK
Incorporated 1874

EXECUTIVE OFFICERS–*President and Treasurer, Foster A. Snyder;* Executive Vice President and Secretary, George J. O'Rourke, Senior Vice President, George R. Cocco, Vice President, John C. Miecznikowski; Vice President, Joanne O. Ziemba; Vice President, Peter M. Dahlin.

DIRECTORS–John H. Cassidy, Clifford T. Conklin, Bruno DePecol, *Phillip M. Fischer,* Joseph F. Lovetere, George J. O'Rourke, Daniel P. Samson, Foster A. Snyder, Robert W. Tolles.

TOLLAND BANK
Incorporated 1841

EXECUTIVE OFFICERS–*President, Guy Cambria, Jr.;* Executive Vice President and Secretary, Leon J. Chorches; Vice President, Robert S. Lazzari; Treasurer, Geraldine R. Strong.

DIRECTORS–Howard G. Abbott, Bernice H. Aborn, Roland E. Antil, Lawrence J. Becker, Robert C. Boardman, Guy Cambria, Jr., Leon J. Chorches, Rodney C. Dimock, William E. Dowty, Jr., *John H. Elliott,* Thomas S. Moore, Kenneth R. Peterson.

THE TORRINGTON SAVINGS BANK
Incorporated 1868

EXECUTIVE OFFICERS–*Chairman, John H. Brooks;* President, Alfred W. Waterfall; Vice President and Secretary, Peter J. McLaughlin; Vice President, Joseph C. Gelormino; Controller and Treasurer, Donald C. Andrews.

DIRECTORS–G. Campbell Becket, Edwin G. Booth, *John H. Brooks,* Frank R. Buonocore, Joseph C. Gelormino, Walter G. Gisselbrecht, Hezekiah E. Goodwin, G. Charles Hepprich, Thomas A. Kelley, Jr., Peter J. McLaughlin, Raymond G. O'Connell, Charles W. Roraback, John M. Wadhams, Alfred W. Waterfall.

UNION SAVINGS BANK OF DANBURY
Incorporated 1866

EXECUTIVE OFFICERS–*President and Treasurer, Charles F. Frosch;* Senior Vice President and Secretary, Richard J. Moore; Vice President, Emil B. Migliorati; Vice President, Thomas R. Nolan; Vice President, Louis S. Coury; Vice President, Dominic Palumbo.

TRUSTEES–*Julius J. Bielizna,* J. Thayer Bowman, William J. Braun, Helen Gallagher, Emil B. Migliorati, William J. Murphy, George Nicol, Thomas R. Nolan, Sydney A. Rapp, Jr., Carl A.W. Rogers, Jr., Richard L. Sturdevant, Kenneth A. Taylor.

WILLIMANTIC SAVINGS INSTITUTE
Incorporated 1842

EXECUTIVE OFFICERS–*President and Treasurer, William R. Wilcox, Jr.;* Vice President, Charles L. Pennewill, Jr.; Secretary, Harriet T. Gamache; Comptroller, Paula L. Stahl.

DIRECTORS–Alexis J. Caisse, Joseph F. Dannehy, Robert G. Gillard, *Maurice M. King,* Melvin E. Lincoln, Alva P. Loiselle, William R. Wilcox, Jr.

WINSTED SAVINGS BANK
Incorporated 1860

EXECUTIVE OFFICERS–*President, James G. Veneziano;* Executive Vice President, Robert P. O'Connor; Administrative Vice President and Secretary, Mary Lou Tanner; Senior Vice President, Peter Winn; Vice President, Robert E. Grazia; Vice President, Robert W. Fancher; Treasurer, Linda F. Milkowski; Comptroller, Brian J. O'Neil.

DIRECTORS–William Darcey, James B. Fortuna, John G. Groppo, George L. Guinan, Harold A. Morton, David B. Nichols, Robert P. O'Connor, Margaret C. Serafini, D. John Vaccari, James G. Veneziano, Edward J. Voskowsky.

WOODBURY SAVINGS BANK
Incorporated 1872

EXECUTIVE OFFICERS–*President and Treasurer, James J. Clark;* Vice President, Joseph V. Wasilauskas; Vice President, J. Garry Mitchell; Secretary, Darryl R. McCormick.

DIRECTORS–James J. Clark, Dennis J. Hussey, Edith A. Knox, J. Garry Mitchell, Addis W. Morgan, Arthur E. Olsen, Edward W. Phillips, William L. Sadlon, Frank E. Shepard, Jr.

Table No. 12–COMPARATIVE REPORT OF CONDITION CONSOLIDATED BALANCE SHEET FOR SAVINGS BANKS DECEMBER 31, 1982 AND DECEMBER 31, 1981

(Amounts in thousands of dollars)

	1982	1981	Increase (Decrease)	Percentage Change
ASSETS				
Cash and due from depository institutions	$902,111	$663,865	$238,246	35.89%
U.S. Treasury, Agency, and Corporation obligations	1,347,797	1,044,677	303,120	29.02
Corporate bonds	897,773	716,657	181,116	25.27
Obligation of States and political sub. in the U.S.	97,293	103,158	(5,865)	(5.69)
Other bonds, notes, and debentures	203,091	144,955	58,136	40.11
Corporate stock	529,453	586,498	(57,045)	(9.73)
Federal funds sold and sec. purchased u/a to resell	755,914	465,266	290,648	62.47
Real estate loans, Total (excluding unearned income)	[10,857,806]	[10,883,343]	[25,537]	(.23)
Less: Allowance for possible loan losses	(21,558)	(24,560)	(3,002)	(12.22)
Real estate loans, Net	10,836,248	10,858,783	(22,535)	(.21)
Other loans, Total (excluding unearned income)	[1,580,946]	[1,283,679]	[297,267]	23.16
Less: Allowance for possible loan losses	(3,581)	(2,979)	602	20.21
Other loans, Net	1,577,365	1,280,700	296,665	23.16
Bank premises, furniture and fixtures, capital leases, etc.	174,859	163,690	11,169	6.82
Real estate owned other than bank premises	90,197	59,002	31,195	52.87
Investments in unconsolidated sub. and associated companies	3,819	3,728	91	2.44
Other assets	323,071	279,387	43,684	15.64
Total Assets	**17,738,991**	**16,370,366**	**1,368,625**	**8.36**
LIABILITIES				
Savings deposits:				
Subject to transfer by order (interest bearing)	251,485	172,632	78,853	45.68
Other	5,579,330	4,351,148	1,228,182	28.23
Time deposits	9,728,819	9,757,667	(28,848)	(.30)
Total Savings and Time Deposits	**15,559,634**	**14,281,447**	**1,278,187**	**8.95**
Demand deposits:				
Subject to transfer by order (noninterest-bearing)	195,311	167,807	27,504	16.39
Other	63,766	46,692	17,074	36.57
Total Demand Deposits	**259,077**	**214,499**	**44,578**	**20.78**
Total Deposits	**15,818,711**	**14,495,946**	**1,322,765**	**9.13**
Federal funds purchased and sec. sold u/a to repurchase	207,190	200,126	7,064	3.53
Mortgage indebtedness and liability for capital leases	9,443	11,070	(1,627)	(14.70)
Other liabilities for borrowed money	439,211	380,363	58,848	15.47
Other liabilities	116,571	105,087	11,484	10.98
Total Liabilities (excluding subordinated notes and debentures)	**16,591,126**	**15,192,592**	**1,398,534**	**9.21**
Subordinated notes and debentures	29,936	36,685	(6,749)	(18.40)
SURPLUS ACCOUNTS				
Surplus	265,659	250,695	14,964	5.97
Undivided profits	716,360	748,486	(32,126)	(4.29)
Other surplus reserves	135,910	141,908	(5,998)	(4.23)
Total Surplus Accounts	**1,117,929**	**1,141,089**	**(23,160)**	**(2.03)**
Total Liabilities and Surplus Accounts	**$17,738,991**	**$16,370,366**	**$1,368,625**	**8.36%**

Table No. 13–STATEMENT OF ASSETS, DECEMBER 31, 1982
(Amounts in thousands of dollars)

NAME OF BANK	Cash and due from depository institutions	U.S. Treasury, Agency, and Corporation obligations	Corporate bonds	Obligations of States and political subdivisions in the U.S.	Other bonds, notes, and debentures	Corporate stock
American Savings Bank, New Britain	$49,365	$300	$956	.....	$976	$5,925
BancOne of Connecticut, Bridgeport	19,666	12,323	23,683	.....	8,918	5,331
Banking Center, Waterbury	71,940	116,930	.....	$2,240	19,041	4,478
Berlin Savings Bank, Kensington	3,833	4,186	7,982	.....	1,862	12
Branford Savings Bank	1,660	4,100	1,117	50	2,259	2,233
Bristol Savings Bank	9,722	57,773	13,656	.....	1,220	8,537
Brooklyn Savings Bank, Danielson	1,014	9,563	5,296	497	1,123	659
Burritt Mutual Savings Bank, New Britain	8,739	63,643	10,541	.....	3,606	6,815
Central Bank for Savings, Meriden	13,647	15,648	6,546	.....	25	5,706
Chelsea Groton Savings, Mystic	6,241	12,710	26,314	1,203	3,968	10,645
Citizens Savings Bank, Stamford	2,653	23,056	16,755	.....	55	2,680
City Savings Bank of Meriden	3,846	2,769	1,350	100	145	3,990
City Savings Bank of Middletown	6,687	2,993	816	.....	398	2,926
Collinsville Savings Society	507	5,293	2,079	.....	660	204
Connecticut Savings Bank, New Haven	88,286	31,770	19,562	.....	1,881	9,410
Derby Savings Bank	8,391	9,411	24,834	.....	2,639	3,906
Dime Savings of Norwich	1,048	7,269	6,093	200	482	960
Dime Savings of Wallingford	9,960	12,451	16,388	.....	4,496	1,717
Essex Savings Bank	2,498	6,706	620	.....	393	1,803
Fairfield County Savings Bank, Norwalk	2,337	5,941	10,436	.....	2,486	3,643
Farmers & Mechanics Savings, Middletown	8,983	5,568	2,352	.....	210	4,832
Farmington Savings Bank	17,136	6,403	11,618	.....	712	1,337
Guilford Savings Bank	1,355	3,956	6,670	.....	626	1,134
Jewett City Savings Bank	6,182	4,000	5,612	.....	950	1,811
Liberty Bank for Savings, Middletown	26,778	26,178	5,668	515	80	11,594
Litchfield Savings Bank	1,001	8,592	.....	.....	4,707	106
Mechanics and Farmers, Bridgeport	22,931	58,137	6,360	.....	688	5,413
Mechanics' Savings Bank, Hartford	8,980	63,116	30,450	.....	13,290	8,853
Milford Savings Bank	6,619	9,650	4,279	.....	.....	235
Moodus Savings Bank	793	163	1,138	.....	148	264

National Savings Bank, New Haven	7,291	6,125	6,644	1,159	3,335	4,645
Naugatuck Savings Bank	1,623	10,517	4,648	.....	773	2,258
New England Savings Bank, New London	9,309	27,594	14,206	4,536	.....	10,498
New Haven Savings Bank	121,495	11,999	28,252	2,404	5,807	36,397
New Milford Savings Bank	2,257	.....	27,677	.....	8,940	35,304
Newtown Savings Bank	1,350	1,433	8,507	.....	946	5,221
Northwest Bank for Savings, Winsted	1,618	5,122	2,680	.....	1,481	5,310
Norwalk Savings Society	11,111	13,434	24,857	225	1,305	6,559
Norwich Savings Society	11,345	17,192	17,095	3,380	1,529	7,006
People's Bank, Vernon	1,168	3,152	3,661	.....	533	2,449
People's Savings Bank, Bridgeport	29,560	112,226	87,051	75,354	16,817	199,838
People's Savings Bank of New Britain	13,763	3,387	4,099	.....	670	2,896
Putnam Savings Bank	8,100	4,680	375	.....	7,532	895
Ridgefield Savings Bank	5,715	200	100	355	328	827
Savings Bank of Ansonia	35,009	6,757	2,153	.....	.....	203
Savings Bank of Danbury	604	41,564	9,919	4,499	100	1,861
Savings Bank of Manchester	8,492	13,009	19,022	.....	3,208	12,776
Savings Bank of Rockville	4,422	14,034	17,867	.....	1,350	4,657
Society for Savings, Hartford	116,478	296,421	275,188	.....	51,875	30,564
Southington Savings Bank	3,151	7,860	3,009	.....	193	4,260
South Norwalk Savings Bank	16,170	16,608	5,762	.....	598	12,856
Stafford Savings Bank, Stafford Springs	1,061	5,149	1,669	.....	3,878	3,538
Stamford Savings Bank	15,958	21,933	13,764	.....	3,079	4,520
State Bank for Savings, Hartford	39,343	33,064	19,774	.....	6,104	417
Suffield Savings Bank	1,088	16,171	2,606	.....	.....	2,953
Thomaston Savings Bank	6,596	4,520	3,778	.....	1,682	2,054
Tolland Bank	1,786	3,076	1,524	.....	417	1,621
Torrington Savings Bank	1,346	16,718	2,436	.....	170	1,277
Union Savings Bank of Danbury	6,485	7,095	16,947	576	.....	2,038
Willimantic Savings Institute	835	8,743	857	.....	634	2,085
Winsted Savings Bank	2,818	17,868	777	.....	227	1,562
Woodbury Savings Bank	1,966	9,548	1,698	.....	1,536	2,949
Total	**$902,111**	**$1,347,797**	**$897,773**	**$97,293**	**$203,091**	**$529,453**
Percentage To Total	**5.09%**	**7.60%**	**5.06%**	**.55%**	**1.14%**	**2.98%**

Table No. 13–STATEMENT OF ASSETS, DECEMBER 31, 1982–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Real estate loans, Total (excluding unearned income)	Less: Allowance for possible loan losses	Real estate loans, Net	Other loans, Total (excluding unearned income)	Less: Allowance for possible loan losses	Other loans Net
American Savings Bank, New Britain	$347,565	.....	$347,565	$24,401	.....	$24,401
BancOne of Connecticut, Bridgeport	239,080	$402	238,678	29,073	$4	29,069
Banking Center, Waterbury	470,529	.....	470,529	70,392	19	70,373
Berlin Savings Bank, Kensington	92,489	.....	92,489	9,116	.....	9,116
Branford Savings Bank	74,523	200	74,323	9,057	163	8,894
Bristol Savings Bank	176,383	212	176,171	24,317	.....	24,317
Brooklyn Savings Bank, Danielson	29,607	.....	29,607	1,895	.....	1,895
Burritt Mutual Savings Bank, New Britain	216,782	100	216,682	38,839	.....	38,839
Central Bank for Savings, Meriden	140,042	45	139,997	15,335	21	15,314
Chelsea Groton Savings, Mystic	149,320	80	149,240	16,273	64	16,209
Citizens Savings Bank, Stamford	108,949	.....	108,949	4,573	58	4,515
City Savings Bank of Meriden	54,201	.....	54,201	3,723	.....	3,723
City Savings Bank of Middletown	77,294	80	77,214	11,128	67	11,061
Collinsville Savings Society	7,777	.....	7,777	1,305	.....	1,305
Connecticut Savings Bank, New Haven	565,147	1,149	563,998	122,380	344	122,036
Derby Savings Bank	164,762	247	164,515	23,551	79	23,472
Dime Savings of Norwich	30,068	.....	30,068	2,799	.....	2,799
Dime Savings of Wallingford	116,831	.....	116,831	18,918	.....	18,918
Essex Savings Bank	57,055	6	57,049	2,653	19	2,634
Fairfield County Savings Bank, Norwalk	61,155	.....	61,155	2,037	.....	2,037
Farmers & Mechanics Savings, Middletown	183,083	26	183,057	28,987	227	28,760
Farmington Savings Bank	72,129	.....	72,129	6,828	.....	6,828
Guilford Savings Bank	40,211	.....	40,211	6,622	.....	6,622
Jewett City Savings Bank	34,410	.....	34,410	7,659	.....	7,659
Liberty Bank for Savings, Middletown	274,490	.....	274,490	85,825	16	85,809
Litchfield Savings Bank	58,582	.....	58,582	3,797	319	3,478
Mechanics and Farmers, Bridgeport	460,743	400	460,343	85,386	365	85,021
Mechanics' Savings Bank, Hartford	277,779	857	276,922	38,961	.....	38,961
Milford Savings Bank	48,242	.....	48,242	8,017	.....	8,017
Moodus Savings Bank	7,166	.....	7,166	500	.....	500

National Savings Bank, New Haven	83,854	.....	83,854	3,516	.....	3,516
Naugatuck Savings Bank	74,262	.....	74,262	9,167	51	9,116
New England Savings Bank, New London	243,919	200	243,719	68,441	.....	68,441
New Haven Savings Bank	569,435	398	569,037	46,471	333	46,138
New Milford Savings Bank	100,067	.....	100,067	3,334	.....	3,334
Newtown Savings Bank	65,383	.....	65,383	4,673	.....	4,673
Northwest Bank for Savings, Winsted	43,568	15	43,553	7,253	15	7,238
Norwalk Savings Society	145,351	.....	145,351	18,490	.....	18,490
Norwich Savings Society	231,634	.....	231,634	41,308	184	41,124
People's Bank, Vernon	44,083	.....	44,083	2,338	.....	2,338
People's Savings Bank, Bridgeport	1,613,499	1,800	1,611,699	178,673	535	178,138
People's Savings Bank of New Britain	77,653	103	77,550	10,612	.....	10,612
Putnam Savings Bank	36,217	.....	36,217	2,727	.....	2,727
Ridgefield Savings Bank	46,963	.....	46,963	2,989	.....	2,989
Savings Bank of Ansonia	155,276	.....	155,276	27,192	35	27,157
Savings Bank of Danbury	42,883	.....	42,883	2,033	.....	2,033
Savings Bank of Manchester	226,866	626	226,240	33,347	.....	33,347
Savings Bank of Rockville	55,996	.....	55,996	7,891	.....	7,891
Society for Savings, Hartford	969,316	14,612	954,704	257,445	544	256,901
Southington Savings Bank	75,971	.....	75,971	14,468	50	14,418
South Norwalk Savings Bank	232,773	.....	232,773	28,645	.....	28,645
Stafford Savings Bank, Stafford Springs	33,001	.....	33,001	3,093	.....	3,093
Stamford Savings Bank	225,277	.....	225,277	7,688	.....	7,688
State Bank for Savings, Hartford	212,011	.....	212,011	24,596	19	24,577
Suffield Savings Bank	100,893	.....	100,893	14,370	.....	14,370
Thomaston Savings Bank	72,384	.....	72,384	7,005	.....	7,005
Tolland Bank	31,041	.....	31,041	8,729	50	8,679
Torrington Savings Bank	113,002	.....	113,002	3,929	.....	3,929
Union Savings Bank of Danbury	123,402	.....	123,402	8,680	.....	8,680
Willimantic Savings Institute	53,524	.....	53,524	14,588	.....	14,588
Winsted Savings Bank	47,844	.....	47,844	7,458	.....	7,458
Woodbury Savings Bank	74,064	.....	74,064	5,450	.....	5,450
Total	**$10,857,806**	**$21,558**	**$10,836,248**	**$1,580,946**	**$3,581**	**$1,577,365**
Percentage To Total	**61.21%**	**.12%**	**61.09%**	**8.91%**	**.02%**	**8.89%**

Table No. 13–STATEMENT OF ASSETS, DECEMBER 31, 1982–Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Federal Funds sold and securities purchased u/a to resell	Bank premises, furniture and fixtures, capital leases, etc.	Real estate owned other than bank premises	Investments in unconsolidated subsidiaries and associated companies	Other assets	Total assets
American Savings Bank, New Britain	$152,902	$1,937	$474	.....	$8,076	$592,877
BancOne of Connecticut, Bridgeport	25,375	3,786	2,218	.....	10,118	379,165
Banking Center, Waterbury	26,000	8,235	468	$3,137	17,138	810,509
Berlin Savings Bank, Kensington	6,700	1,450	31	.....	2,642	130,303
Branford Savings Bank	5,875	1,437	216	.....	1,129	103,293
Bristol Savings Bank	34,000	3,114	316	.....	5,453	334,279
Brooklyn Savings Bank, Danielson	3,165	358	.....	.....	824	54,001
Burritt Mutual Savings Bank, New Britain	2,600	3,431	1,925	.....	9,140	365,961
Central Bank for Savings, Meriden	4,681	2,405	1,174	.....	4,431	209,574
Chelsea Groton Savings, Mystic	6,900	3,726	14	.....	4,015	241,185
Citizens Savings Bank, Stamford	2,100	2,551	106	.....	2,576	165,996
City Savings Bank of Meriden	4,100	1,119	.....	.....	1,184	76,527
City Savings Bank of Middletown	3,150	1,983	90	.....	1,964	109,282
Collinsville Savings Society	900	63	.....	.....	248	19,036
Connecticut Savings Bank, New Haven	24,800	6,661	3,350	.....	11,362	883,116
Derby Savings Bank	500	3,061	856	.....	5,803	247,388
Dime Savings of Norwich	3,450	683	.....	.....	647	53,699
Dime Savings of Wallingford	2,022	2,037	343	50	3,678	188,891
Essex Savings Bank	7,109	691	82	.....	738	80,323
Fairfield County Savings Bank, Norwalk	5,900	1,758	.....	.....	1,776	97,469
Farmers & Mechanics Savings, Middletown	5,809	2,468	776	.....	3,941	246,756
Farmington Savings Bank	9,000	1,673	219	.....	2,525	129,580
Guilford Savings Bank	200	416	.....	.....	859	62,049
Jewett City Savings Bank	525	275	416	.....	1,173	63,013
Liberty Bank for Savings, Middletown	17,708	5,595	50	305	8,060	462,830
Litchfield Savings Bank	5,627	387	3	.....	1,257	83,740
Mechanics and Farmers, Bridgeport	6,875	8,157	1,120	1	20,359	675,405
Mechanics' Savings Bank, Hartford	22,700	2,710	508	.....	11,036	477,526
Milford Savings Bank	2,150	1,043	.....	.....	1,539	81,774
Moodus Savings Bank	475	178	92	.....	102	11,019

National Savings Bank, New Haven	13,700	1,030	151	.....	1,365	132,815
Naugatuck Savings Bank	8,351	727	490	.....	1,428	114,193
New England Savings Bank, New London	14,900	4,998	1,385	.....	7,081	406,667
New Haven Savings Bank	32,400	17,288	3,358	.....	14,096	888,671
New Milford Savings Bank	500	3,334	274	.....	3,052	184,739
Newtown Savings Bank	4,750	518	309	.....	1,008	94,098
Northwest Bank for Savings, Winsted	5,159	1,137	528	.....	1,141	74,967
Norwalk Savings Society	7,000	3,383	303	.....	4,245	236,263
Norwich Savings Society	20,600	3,484	507	.....	4,086	358,982
People's Bank, Vernon	3,175	574	233	.....	495	61,861
People's Savings Bank, Bridgeport	63,750	19,023	22,891	.....	61,039	2,477,386
People's Savings Bank of New Britain	5,573	932	104	.....	1,487	121,073
Putnam Savings Bank	6,000	677	23	.....	896	68,122
Ridgefield Savings Bank	2,900	651	.....	.....	666	61,694
Savings Bank of Ansonia	4,600	3,285	215	.....	2,757	237,412
Savings Bank of Danbury	1,150	583	.....	.....	709	105,905
Savings Bank of Manchester	6,450	1,759	.....	.....	4,006	328,309
Savings Bank of Rockville	7,400	602	.....	.....	2,141	116,360
Society for Savings, Hartford	47,001	18,179	42,772	25	35,079	2,125,187
Southington Savings Bank	7,802	1,523	34	.....	2,129	120,350
South Norwalk Savings Bank	35,003	4,266	.....	.....	7,282	359,963
Stafford Savings Bank, Stafford Springs	2,200	401	.....	.....	823	54,813
Stamford Savings Bank	14,250	2,447	.....	300	3,927	313,143
State Bank for Savings, Hartford	14,500	1,403	276	.....	6,300	357,769
Suffield Savings Bank	4,200	1,065	133	1	2,207	145,687
Thomaston Savings Bank	7,285	422	380	.....	829	106,935
Tolland Bank	1,500	835	147	.....	873	51,499
Torrington Savings Bank	1,700	244	186	.....	1,385	142,393
Union Savings Bank of Danbury	3,216	1,683	242	.....	3,109	173,473
Willimantic Savings Institute	3,200	2,298	1	.....	599	87,364
Winsted Savings Bank	4,300	1,565	331	.....	1,396	86,146
Woodbury Savings Bank	8,101	1,155	77	.....	1,642	108,186
Total	**$755,914**	**$174,859**	**$90,197**	**$3,819**	**$323,071**	**$17,738,991**
Percentage To Total	**4.26%**	**.99%**	**.51%**	**.02%**	**1.82%**	**100.00%**

Table No. 14–STATEMENT OF LIABILITIES, DECEMBER 31, 1982
(Amounts in thousands of dollars)

NAME OF BANK	Savings deposits		Time deposits	Total savings and time deposits	Demand deposits		Total demand deposits	Total deposits
	Subject to transfer by order (interest bearing)	Other			Subject to transfer by order (non-interest bearing)	Other		
American Savings Bank, New Britain	$4,826	$172,803	$344,268	$521,897	$5,543	$869	$6,412	$528,309
BancOne of Connecticut, Bridgeport	2,331	127,325	216,828	346,484	5,856	191	6,047	352,531
Banking Center, Waterbury	396	230,631	442,972	673,999	9,478	1,421	10,899	684,898
Berlin Savings Bank, Kensington	229	43,341	74,311	117,881	1,918	226	2,144	120,025
Branford Savings Bank	8,158	28,523	59,287	95,968	933	5	938	96,906
Bristol Savings Bank	11,825	83,324	209,278	304,427	715	37	752	305,179
Brooklyn Savings Bank, Danielson	1,681	18,372	28,128	48,181	.....	9	9	48,190
Burritt Mutual Savings Bank, New Britain	1,647	112,575	171,116	285,338	2,096	1,429	3,525	288,863
Central Bank for Savings, Meriden	749	77,354	108,363	186,466	2,770	3,212	5,982	192,448
Chelsea Groton Savings, Mystic	3,461	78,163	132,321	213,945	3,697	758	4,455	218,400
Citizens Savings Bank, Stamford	7,472	49,196	98,578	155,246	6	.....	6	155,252
City Savings Bank of Meriden	339	23,558	44,639	68,536	38	60	98	68,634
City Savings Bank of Middletown	381	39,176	61,468	101,025	2,674	112	2,786	103,811
Collinsville Savings Society	790	5,864	10,007	16,661	20	5	25	16,686
Connecticut Savings Bank, New Haven	14,959	276,498	510,645	802,102	9,160	8,064	17,224	819,326
Derby Savings Bank	1,340	81,931	138,412	221,683	2,811	169	2,980	224,663
Dime Savings of Norwich	770	20,586	27,135	48,491	1,055	40	1,095	49,586
Dime Savings of Wallingford	1,429	49,373	119,302	170,104	2,939	401	3,340	173,444
Essex Savings Bank	1,883	27,182	43,009	72,074	2	926	928	73,002
Fairfield County Savings Bank, Norwalk	2,414	31,232	55,201	88,847	5	17	22	88,869
Farmers & Mechanics Savings, Middletown	410	73,995	148,077	222,482	4,273	42	4,315	226,797
Farmington Savings Bank	1,694	41,225	69,716	112,635	3,602	18	3,620	116,255
Guilford Savings Bank	3,140	21,406	32,363	56,909	27	9	36	56,945
Jewett City Savings Bank	242	22,152	34,863	57,257	1,162	127	1,289	58,546
Liberty Bank for Savings, Middletown	9,917	138,670	271,707	420,294	1,820	1,222	3,042	423,336
Litchfield Savings Bank	2,044	32,498	42,588	77,130	24	16	40	77,170
Mechanics and Farmers, Bridgeport	14,570	194,420	376,577	585,567	3,014	840	3,854	589,421
Mechanics' Savings Bank, Hartford	2,342	143,842	257,525	403,709	7,314	6,648	13,962	417,671
Milford Savings Bank	1,010	27,152	46,025	74,187	306	69	375	74,562
Moodus Savings Bank	.....	4,895	5,487	10,382	.....	.....	.....	10,382

Table No. 15–DETAILS OF SECURITIES, CONSOLIDATED FIGURES, DECEMBER 31, 1982

(Amounts in thousands of dollars)	Amount	Percent to total securities
United States Government and agency securities:		
Maturing within 1 year	$261,355	8.50%
Maturing after 1 year but within 5 years	369,108	12.00
Maturing after 5 years but within 10 years	67,365	2.19
Maturing after 10 years	649,969	21.13
Total United States Government and agency securities	1,347,797	43.82
Corporate Bonds:		
Public Utilities (electric or gas companies)	344,786	11.21
Railroads	32,575	1.06
Banks and Bank Holding Companies	209,665	6.82
Connecticut Water Companies	3,701	.12
Telephone Corporations	62,532	2.03
Other Corporate Bonds	244,514	7.95
Total Corporate Bonds	897,773	29.19
State, County and Municipal Obligations		
Of State of Connecticut	6,281	.20
Of other States	21,272	.69
Towns, cities, boroughs or legally established districts in Connecticut, including regional school districts	3,443	.11
Political Subdivisions of other states	28,304	.92
Housing Authorities	20,198	.66
Revenue Bonds	14,574	.47
Other State, County, and Municipal Obligations	3,221	.11
Total State, County, and Municipal Obligations	97,293	3.16
Other Bonds, Notes and Debentures		
Dominion of Canada and its Provinces	98,277	3.20
Development Banks	43,681	1.42
State of Israel	2,190	.07
Other Bonds, Notes and Debentures, not elsewhere classified	58,943	1.92
Total Other Bonds, Notes and Debentures	203,091	6.61
Corporate Stock		
Banks and Bank Holding Companies	78,682	2.56
Insurance Companies	5,843	.19
Investment Companies	49,571	1.61
Public Utilities	222,926	7.25
Other Corporate Stock	172,431	5.61
Total Corporate Stock	529,453	17.22
Total Securities	$3,075,407	100.00%

Table No. 16–DETAIL OF LOANS, CONSOLIDATED FIGURES, DECEMBER 31, 1982

(Amounts in thousands of dollars)	62 Banks	Percent to total loans
REAL ESTATE LOANS		
Real estate loans (include only loans secured primarily by real estate):		
Construction and land development	$162,677	1.31%
Secured by farmland (including farm residential and other improvements)	5,035	.04
Secured by 1-4 family residential properties:		
Insured by FHA or guaranteed by VA	450,586	3.62
Conventional	8,495,943	68.30
Secured by multi-family (5 or more) residential properties:		
Insured by FHA	20,042	.16
Conventional	543,286	4.37
Secured by nonfarm nonresidential properties	1,203,709	9.68
Real estate loans, Gross	10,881,278	87.48
Less: Unearned income on real estate loans	23,472	.19
Real estate loans, Total	**10,857,806**	**87.29**
OTHER LOANS		
Loans to financial institutions:		
To real estate investment trusts and mortgage companies	989	.01
To domestic commercial and foreign banks	176,172	1.41
To other financial institutions (Savings Banks, Savings and Loan Assoc., Credit Unions)	6,079	.05
Loans for purchasing or carrying securities (secured and unsecured):		
To brokers and dealers in securities	.....	.....
Other loans for purchasing or carrying securities	504	.....
Loans to finance agricultural production (except those secured primarily by real estate)	.....	.....
Commercial and industrial loans (except those secured primarily by real estate)	448,095	3.60
Loans to individuals for household, family, and other personal expenditures:		
Instalment loans to repair and modernize residential property	142,940	1.15
Other instalment loans for household, family, and other personal expenditures	522,478	4.20
Single-payment loans for household, family, and other personal expenditures	296,847	2.39
All other loans	40,621	.33
Other loans, Gross	1,634,725	13.14
Less: Unearned income on other loans	53,779	.43
Other loans, Total	**1,580,946**	**12.71**
Total loans	**$12,438,752**	**100.00%**

Table No. 17–COMPARATIVE STATEMENT OF INCOME AND DIVIDENDS AS OF DECEMBER 31, FOR YEARS 1982, 1981, 1980

	Amounts in thousands of dollars			Amounts per $100 of average assets*		
	1982	1981	1980	1982	1981	1980
Operating Income:						
Interest and fees on loans	$1,334,276	$1,241,546	$1,144,332	$7.77	$7.73	$7.57
Interest and dividends on investments	382,474	337,114	217,134	2.23	2.10	1.44
Income from service operations	25,086	25,266	15,873	.15	.16	.10
Other operating income	81,595	65,351	48,795	.47	.41	.32
Total operating income	1,823,431	1,669,277	1,426,134	10.62	10.40	9.43
Operating Expense:						
Salaries & other Employee Benefits	142,386	128,388	113,923	.83	.80	.75
Interest on borrowed money	76,053	63,882	43,888	.44	.40	.29
Net occupancy expense of bank premises	28,113	24,866	21,218	.17	.15	.14
Furniture and equipment	20,512	17,521	15,412	.12	.11	.10
Actual net loan losses	2,250	2,939	8,474	.01	.02	.06
Other operating expenses	95,159	81,561	79,243	.55	.51	.53
Total operating expenses	364,473	319,157	282,158	2.12	1.99	1.87
Net operating income	1,458,958	1,350.120	1,143,976	8.50	8.41	7.56
Interest on deposits (paid or accrued)	1,533,856	1,410,634	1,085,221	8.93	8.78	7.17
Net realized gains (losses)	36,456	11,744	10,706	.21	.07	.07
Net income before taxes	(38,442)	(48,770)	69,461	(.22)	(.30)	.46
Franchise and income taxes	(12,585)	(31,282)	7,097	(.07)	(.19)	.05
Net Income	(25,857)	(17,488)	62,364	$(.15)	$(.11)	$.41
Total surplus accounts beginning of period	1,131,292	1,156,815	1,084,544			
Net income (brought forward)	(25,857)	(17,488)	62,364			
Other increases (decreases) Net	12,494	1,762	9,907			
Total surplus accounts end of period	$1,117,929	$1,141,089	$1,156,815			

*Average assets based on quarterly assets as reported by banks.

Table No. 18–CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1982

(Amounts in thousands of dollars)	Amount	Percent
Operating Income		
Interest and fees on:		
Real estate loans, Net	$1,126,630	61.79%
Other loans	207,646	11.39
Income on Federal funds sold and securities purchased u/a to resell	89,387	4.90
Interest on U.S. Treasury, Agency, and Corporation securities	143,650	7.88
Interest on corporate bonds	81,848	4.49
Interest on obligation of States and political subdivisions of the U.S.	5,904	.32
Interest on other bonds, notes, and debentures	16,848	.92
Dividends on stock	44,837	2.46
Other service charges, commission, and fees	25,086	1.38
Other operating income	81,595	4.47
Total Operating Income	**1,823,431**	**100.00%**
Operating Expenses		
Interest and dividends on:		
Savings deposits (including deposits subject to transfer by order)	258,199	14.16
Time deposits	1,275,657	69.96
Expense of Federal funds purchased and securities sold u/a to repurchase	32,552	1.79
Interest on other borrowed money	40,668	2.23
Interest on subordinated notes and debentures	2,833	.16
Salaries and employee benefits	142,386	7.81
Occupancy expense of bank premises, Net	28,113	1.54
Furniture and equipment expense	20,512	1.12
Provision for possible loan losses	2,250	.12
Other operating expenses	95,159	5.22
Total Operating Expenses	**1,898,329**	**104.11**
Income Before Income Taxes and Net Realized Gains or Losses	**(74,898)**	**(4.11)**
Applicable income and franchise taxes	(12,585)	(.69)
Income Before Net Realized Gains or Losses	**(62,313)**	**(3.42)**
Net realized gains (losses) after applicable taxes	36,456	2.00
Net Income	**$(25,857)**	**(1.42)%**
Changes in Surplus Accounts:		
Net income (loss)	(25,857)	
Other increases (decreases), Net	12,494	
Net change in surplus accounts	**(13,363)**	
Total Surplus Accounts December 31, 1981	**1,131,292**	
Total Surplus Accounts December 31, 1982	**$1,117,929**	

National Savings Bank, New Haven	40,556	4,022	77,564	122,142	965	1,282	2,247	124,389
Naugatuck Savings Bank	1,073	40,607	58,965	100,645	1,100	134	1,234	101,879
New England Savings Bank, New London	2,092	132,716	230,816	365,624	6,825	1,493	8,318	373,942
New Haven Savings Bank	23,246	296,299	481,736	801,281	341	5,335	5,676	806,957
New Milford Savings Bank	2,111	67,370	94,035	163,516	1,945	213	2,158	165,674
Newtown Savings Bank	51	33,952	49,242	83,245	1,306	5	1,311	84,556
Northwest Bank for Savings, Winsted	871	18,076	44,915	63,862	801	2	803	64,665
Norwalk Savings Society	6,252	77,545	131,202	214,999	.....	1,363	1,363	216,362
Norwich Savings Society	2,462	127,330	187,579	317,371	7,216	3,502	10,718	328,089
People's Bank, Vernon	305	19,591	37,698	57,594	949	.....	949	58,543
People's Savings Bank, Bridgeport	8,439	715,033	1,404,560	2,128,032	52,620	11,618	64,238	2,192,270
People's Savings Bank of New Britain	1,457	43,501	66,246	111,204	.....	273	273	111,477
Putnam Savings Bank	.....	18,772	43,542	62,314	565	.....	565	62,879
Ridgefield Savings Bank	.....	23,921	31,734	55,655	.....	29	29	55,684
Savings Bank of Ansonia	248	76,527	136,265	213,040	2,343	1,667	4,010	217,050
Savings Bank of Danbury	.....	32,752	61,642	94,394	.....	4	4	94,398
Savings Bank of Manchester	1,143	104,709	185,139	290,991	3,849	1,310	5,159	296,150
Savings Bank of Rockville	2,544	37,421	66,164	106,129	399	.....	399	106,528
Society for Savings, Hartford	19,680	790,199	958,657	1,768,536	11,184	4,335	15,519	1,784,055
Southington Savings Bank	879	40,998	67,958	109,835	1,723	615	2,338	112,173
South Norwalk Savings Bank	15,380	78,025	221,832	315,237	9,062	154	9,216	324,453
Stafford Savings Bank, Stafford Springs	2,289	16,738	30,668	49,695	.....	17	17	49,712
Stamford Savings Bank	5,226	99,290	186,579	291,095	349	19	368	291,463
State Bank for Savings, Hartford	4,601	125,252	193,629	323,482	3,665	2,971	6,636	330,118
Suffield Savings Bank	1,678	30,260	76,843	108,781	2,716	210	2,926	111,707
Thomaston Savings Bank	.....	38,185	55,711	93,896	1,339	14	1,353	95,249
Tolland Bank	665	15,478	28,294	44,437	3,286	6	3,292	47,729
Torrington Savings Bank	1,286	48,250	82,189	131,725	.....	51	51	131,776
Union Savings Bank of Danbury	1,090	61,183	95,673	157,946	2,144	18	2,162	160,108
Willimantic Savings Institute	990	27,503	47,734	76,227	1,113	2	1,115	77,342
Winsted Savings Bank	740	23,562	51,335	75,637	2,936	163	3,099	78,736
Woodbury Savings Bank	1,682	37,001	62,477	101,160	1,312	19	1,331	102,491
Total	**$251,485**	**$5,579,330**	**$9,728,819**	**$15,559,634**	**$195,311**	**$63,766**	**$259,077**	**$15,818,711**
Percentage to Total	**1.42%**	**31.45%**	**54.84%**	**87.71%**	**1.10%**	**.36%**	**1.46%**	**89.17%**

Table No. 14–STATEMENT OF LIABILITIES, DECEMBER 31, 1982–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Federal funds purchased and securities sold u/a to repurchase	Mortgage indebtedness and liability for capital leases	Other liabilities for borrowed money	Other liabilities	Total liabilities
American Savings Bank, New Britain	$4,984	.....	$5,638	$6,202	$545,133
BancOne of Connecticut, Bridgeport	954	.....	1,157	5,681	360,323
Banking Center, Waterbury	47,284	.....	7,542	10,308	750,032
Berlin Savings Bank, Kensington	.....	$33	2,645	462	123,165
Branford Savings Bank	.....	.....	20	933	97,859
Bristol Savings Bank	10,601	.....	.....	702	316,482
Brooklyn Savings Bank, Danielson	.....	.....	.....	214	48,404
Burritt Mutual Savings Bank, New Britain	56,400	51	4,142	3,026	352,482
Central Bank for Savings, Meriden	690	551	2,261	557	196,507
Chelsea Groton Savings, Mystic	.....	.....	.....	1,237	219,637
Citizens Savings Bank, Stamford	.....	.....	.....	1,736	156,988
City Savings Bank of Meriden	.....	.....	2,000	656	71,290
City Savings Bank of Middletown	.....	.....	550	339	104,700
Collinsville Savings Society	.....	.....	.....	138	16,824
Connecticut Savings Bank, New Haven	434	.....	2,475	4,004	826,239
Derby Savings Bank	1,361	.....	2,048	723	228,795
Dime Savings of Norwich	.....	.....	.....	69	49,655
Dime Savings of Wallingford	335	75	279	1,667	175,800
Essex Savings Bank	.....	.....	.....	274	73,276
Fairfield County Savings Bank, Norwalk	.....	.....	.....	627	89,496
Farmers & Mechanics Savings, Middletown	1,003	.....	1,331	860	229,991
Farmington Savings Bank	.....	.....	.....	1,444	117,699
Guilford Savings Bank	.....	.....	.....	233	57,178
Jewett City Savings Bank	909	.....	.....	82	59,537
Liberty Bank for Savings, Middletown	1,517	.....	8,800	1,044	434,697
Litchfield Savings Bank	.....	.....	.....	911	78,081
Mechanics and Farmers, Bridgeport	.....	3,983	47,725	4,167	645,296
Mechanics' Savings Bank, Hartford	16,632	.....	15,289	1,222	450,814
Milford Savings Bank	27	.....	2,200	866	77,655
Moodus Savings Bank	.....	.....	.....	.....	10,382

National Savings Bank, New Haven	.....	.....	475	856	125,720
Naugatuck Savings Bank	.....	.....	.....	1,153	103,032
New England Savings Bank, New London	.....	.....	.....	2,145	376,087
New Haven Savings Bank	390	2,630	10,147	3,774	823,898
New Milford Savings Bank	.....	.....	.....	1,354	167,028
Newtown Savings Bank	.....	.....	.....	998	85,554
Northwest Bank for Savings, Winsted	1,740	29	4,000	69	70,503
Norwalk Savings Society	.....	.....	723	465	217,550
Norwich Savings Society	179	.....	.....	3,422	331,690
People's Bank, Vernon	.....	.....	.....	396	58,939
People's Savings Bank, Bridgeport	15,984	1,212	62,732	22,648	2,294,846
People's Savings Bank of New Britain	.....	.....	2,500	883	114,860
Putnam Savings Bank	.....	.....	.....	146	63,025
Ridgefield Savings Bank	.....	105	.....	408	56,197
Savings Bank of Ansonia	.....	216	500	1,568	219,334
Savings Bank of Danbury	.....	.....	.....	409	94,807
Savings Bank of Manchester	2,300	.....	4,575	1,320	304,345
Savings Bank of Rockville	.....	.....	837	724	108,089
Society for Savings, Hartford	21,497	245	215,757	12,698	2,034,252
Southington Savings Bank	.....	.....	905	885	113,963
South Norwalk Savings Bank	5,744	277	8,255	2,494	341,223
Stafford Savings Bank, Stafford Springs	.....	.....	.....	401	50,113
Stamford Savings Bank	10	.....	3,027	2,279	296,779
State Bank for Savings, Hartford	2,862	.....	4,203	864	338,047
Suffield Savings Bank	11,469	.....	13,525	398	137,099
Thomaston Savings Bank	.....	.....	.....	223	95,472
Tolland Bank	1,278	.....	.....	47	49,054
Torrington Savings Bank	.....	.....	.....	308	132,084
Union Savings Bank of Danbury	.....	36	.....	733	160,877
Willimantic Savings Institute	249	.....	.....	810	78,401
Winsted Savings Bank	357	.....	948	746	80,787
Woodbury Savings Bank	.....	.....	.....	563	103,054
Total	**$207,190**	**$9,443**	**$439,211**	**$116,571**	**$16,591,126**
Percentage to Total	**1.17%**	**.05%**	**2.48%**	**.66%**	**93.53%**

Table No. 14—STATEMENT OF LIABILITIES, DECEMBER 31, 1982—Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Subordinated notes and debentures	Surplus accounts				Total liabilities and surplus accounts
		Surplus	Undivided profits	Other surplus reserves	Total surplus accounts	
American Savings Bank, New Britain	.....	$5,350	$27,068	$15,326	$47,744	$592,877
BancOne of Connecticut, Bridgeport	.....	12,790	1,412	4,640	18,842	379,165
Banking Center, Waterbury	.....	5,818	47,135	7,524	60,477	810,509
Berlin Savings Bank, Kensington	.....	3,346	3,343	449	7,138	130,303
Branford Savings Bank	$56	900	3,722	756	5,378	103,293
Bristol Savings Bank	.....	5,000	11,244	1,553	17,797	334,279
Brooklyn Savings Bank, Danielson	.....	500	4,868	229	5,597	54,001
Burritt Mutual Savings Bank, New Britain	.....	3,950	9,225	304	13,479	365,961
Central Bank for Savings, Meriden	.....	5,524	5,026	2,517	13,067	209,574
Chelsea Groton Savings, Mystic	.....	3,190	17,633	725	21,548	241,185
Citizens Savings Bank, Stamford	.....	2,000	4,348	2,660	9,008	165,996
City Savings Bank of Meriden	.....	1,325	3,660	252	5,237	76,527
City Savings Bank of Middletown	.....	2,685	1,897	.....	4,582	109,282
Collinsville Savings Society	.....	700	1,422	90	2,212	19,036
Connecticut Savings Bank, New Haven	4,990	28,302	23,585	.....	51,887	883,116
Derby Savings Bank	.....	3,000	12,546	3,047	18,593	247,388
Dime Savings of Norwich	.....	500	2,455	1,089	4,044	53,699
Dime Savings of Wallingford	.....	500	6,658	5,933	13,091	188,891
Essex Savings Bank	.....	800	6,131	116	7,047	80,323
Fairfield County Savings Bank, Norwalk	.....	1,500	6,473	.....	7,973	97,469
Farmers & Mechanics Savings, Middletown	.....	3,171	13,594	.....	16,765	246,756
Farmington Savings Bank	.....	3,500	8,381	.....	11,881	129,580
Guilford Savings Bank	.....	1,000	3,871	.....	4,871	62,049
Jewett City Savings Bank	.....	533	2,353	590	3,476	63,013
Liberty Bank for Savings, Middletown	.....	2,000	20,172	5,961	28,133	462,830
Litchfield Savings Bank	.....	3,574	2,085	.....	5,659	83,740
Mechanics and Farmers, Bridgeport	.....	9,276	19,518	1,315	30,109	675,405
Mechanics' Savings Bank, Hartford	.....	5,748	14,884	6,080	26,712	477,526
Milford Savings Bank	.....	725	903	2,491	4,119	81,774
Moodus Savings Bank	.....	150	519	(32)	637	11,019

National Savings Bank, New Haven	.....	1,600	3,807	1,688	7,095	132,815
Naugatuck Savings Bank	.....	1,825	7,985	1,351	11,161	114,193
New England Savings Bank, New London	.....	6,900	22,535	1,145	30,580	406,667
New Haven Savings Bank	3,550	12,000	49,223	.....	61,223	888,671
New Milford Savings Bank	.....	10,000	7,711	.....	17,711	184,739
Newtown Savings Bank	.....	1,355	5,423	1,766	8,544	94,098
Northwest Bank for Savings, Winsted	.....	1,684	2,211	569	4,464	74,967
Norwalk Savings Society	.....	4,000	14,713	.....	18,713	236,263
Norwich Savings Society	.....	3,800	20,189	3,303	27,292	358,982
People's Bank, Vernon	.....	1,236	1,478	208	2,922	61,861
People's Savings Bank, Bridgeport	.....	10,000	152,240	20,300	182,540	2,477,386
People's Savings Bank of New Britain	.....	200	6,013	.....	6,213	121,073
Putnam Savings Bank	.....	500	2,667	1,930	5,097	68,122
Ridgefield Savings Bank	.....	3,409	1,981	107	5,497	61,694
Savings Bank of Ansonia	.....	2,000	14,070	2,008	18,078	237,412
Savings Bank of Danbury	.....	6,000	5,098	.....	11,098	105,905
Savings Bank of Manchester	.....	1,875	12,099	9,990	23,964	328,309
Savings Bank of Rockville	.....	89	6,601	1,581	8,271	116,360
Society for Savings, Hartford	21,340	44,732	24,863	.....	69,595	2,125,187
Southington Savings Bank	.....	2,500	2,293	1,594	6,387	120,350
South Norwalk Savings Bank	.....	3,000	15,740	.....	18,740	359,963
Stafford Savings Bank, Stafford Springs	.....	2,000	2,700	.....	4,700	54,813
Stamford Savings Bank	.....	8,230	3,969	4,165	16,364	313,143
State Bank for Savings, Hartford	.....	8,954	8,862	1,906	19,722	357,769
Suffield Savings Bank	.....	3,353	3,778	1,457	8,588	145,687
Thomaston Savings Bank	.....	1,500	6,498	3,465	11,463	106,935
Tolland Bank	.....	1,360	725	360	2,445	51,499
Torrington Savings Bank	.....	1,000	4,864	4,445	10,309	142,393
Union Savings Bank of Danbury	.....	1,000	9,671	1,925	12,596	173,473
Willimantic Savings Institute	.....	1,000	4,749	3,214	8,963	87,364
Winsted Savings Bank	.....	1,200	3,610	549	5,359	86,146
Woodbury Savings Bank	.....	.....	1,863	3,269	5,132	108,186
Total	**$29,936**	**$265,659**	**$716,360**	**$135,910**	**$1,117,929**	**$17,738,991**
Percentage to Total	**.17%**	**1.50%**	**4.04%**	**.76%**	**6.30%**	**100.00%**

Table No. 19–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1982
(Amounts in thousands of dollars)

NAME OF BANK	Interest and fees on:		Income on Federal funds sold and securities purchased u/a to resell	Interest on U.S. Treasury, Agency, and Corporation securities	Interest on corporate bonds	Interest on obligation of States and political subdivisions of the U.S.
	Real Estate loans, Net	Other loans				
American Savings Bank, New Britain	$34,594	$3,424	$15,867	$55	$51	.....
BancOne of Connecticut, Bridgeport	24,160	3,744	1,567	1,600	2,091	.....
Banking Center, Waterbury	47,478	13,334	5,512	13,669	.....	$164
Berlin Savings Bank, Kensington	9,554	1,331	598	324	581	.....
Branford Savings Bank	7,975	1,209	480	485	62	70
Bristol Savings Bank	19,114	3,282	3,629	5,393	1,133	.....
Brooklyn Savings Bank, Danielson	2,890	271	188	1,368	450	26
Burritt Mutual Savings Bank, New Britain	21,950	3,608	602	6,605	1,039	.....
Central Bank for Savings, Meriden	14,324	2,211	916	1,162	879	.....
Chelsea Groton Savings, Mystic	15,000	2,500	1,697	1,778	1,741	79
Citizens Savings Bank, Stamford	11,272	668	639	2,797	1,238	.....
City Savings Bank of Meriden	5,067	509	301	313	88	5
City Savings Bank of Middletown	7,744	1,681	416	254	70	.....
Collinsville Savings Society	741	176	151	553	151	.....
Connecticut Savings Bank, New Haven	59,647	16,524	1,868	3,786	1,476	.....
Derby Savings Bank	17,413	3,300	189	1,152	2,111	.....
Dime Savings of Norwich	2,877	385	332	766	679	28
Dime Savings of Wallingford	12,448	2,756	480	1,815	671	.....
Essex Savings Bank	6,017	427	611	967	45	.....
Fairfield County Savings Bank, Norwalk	6,189	328	936	686	1,080	.....
Farmers & Mechanics Savings, Middletown	19,616	4,694	571	660	327	.....
Farmington Savings Bank	7,151	1,075	748	811	1,107	.....
Guilford Savings Bank	3,892	926	159	364	763	15
Jewett City Savings Bank	3,446	1,484	71	562	368	.....
Liberty Bank for Savings, Middletown	27,497	12,562	1,694	2,841	10	36
Litchfield Savings Bank	6,091	506	741	53	.....	.....
Mechanics and Farmers, Bridgeport	48,154	10,118	1,394	5,270	650	.....
Mechanics' Savings Bank, Hartford	26,336	4,560	2,518	6,669	2,239	.....
Milford Savings Bank	4,975	787	367	972	432	.....
Moodus Savings Bank	660	73	88	20	135	.....

National Savings Bank, New Haven	8,111	747	1,426	1,166	456	79
Naugatuck Savings Bank	7,478	1,241	941	1,095	494	.....
New England Savings Bank, New London	24,981	9,112	1,420	3,830	1,318	290
New Haven Savings Bank	57,122	7,243	4,607	2,701	3,821	300
New Milford Savings Bank	11,374	478	142	211	3,923	.....
Newtown Savings Bank	6,749	659	632	137	591	.....
Northwest Bank for Savings, Winsted	4,421	1,092	406	221	271	.....
Norwalk Savings Society	15,059	2,843	408	1,738	1,804	67
Norwich Savings Society	25,499	5,187	2,464	2,546	1,281	246
People's Bank, Vernon	4,668	316	210	272	476	.....
People's Savings Bank, Bridgeport	175,151	23,555	8,246	10,453	7,604	3,944
People's Savings Bank of New Britain	8,040	1,071	420	500	426	.....
Putnam Savings Bank	3,451	608	628	407	29	.....
Ridgefield Savings Bank	4,493	374	638	17	7	25
Savings Bank of Ansonia	16,320	3,079	1,502	1,184	330	.....
Savings Bank of Danbury	4,290	227	131	4,133	457	194
Savings Bank of Manchester	24,014	3,936	594	2,239	1,746	.....
Savings Bank of Rockville	5,739	1,016	432	1,730	1,789	.....
Society for Savings, Hartford	100,203	27,229	8,902	28,362	25,572	62
Southington Savings Bank	7,650	2,189	831	752	217	.....
South Norwalk Savings Bank	23,151	2,907	2,210	1,576	495	208
Stafford Savings Bank, Stafford Springs	3,265	444	283	822	164	2
Stamford Savings Bank	25,174	756	877	2,771	2,301	.....
State Bank for Savings, Hartford	21,394	3,535	1,331	3,975	969	.....
Suffield Savings Bank	11,933	1,943	466	368	936	.....
Thomaston Savings Bank	7,145	988	853	317	273	18
Tolland Bank	3,211	1,148	158	363	206	.....
Torrington Savings Bank	11,445	547	617	1,318	157	.....
Union Savings Bank of Danbury	12,827	1,089	508	1,104	1,736	46
Willimantic Savings Institute	5,465	1,709	807	718	64	.....
Winsted Savings Bank	5,045	1,069	277	1,576	33	.....
Woodbury Savings Bank	7,490	856	690	1,298	235	.....
Total	**$1,126,630**	**$207,646**	**$89,387**	**$143,650**	**$81,848**	**$5,904**

Table No. 19–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1982–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Interest on other bonds, notes, and debentures	Dividends on stock	Other service charges, commission, and fees	Other Operating income	Total operating income
American Savings Bank, New Britain	$69	$1,055	$554	$4,319	$59,988
BancOne of Connecticut, Bridgeport	691	232	324	3,735	38,144
Banking Center, Waterbury	2,043	829	592	2,863	86,484
Berlin Savings Bank, Kensington	275	91	95	509	13,358
Branford Savings Bank	366	230	188	46	11,111
Bristol Savings Bank	92	599	573	.....	33,815
Brooklyn Savings Bank, Danielson	77	42	20	68	5,400
Burritt Mutual Savings Bank, New Britain	88	477	402	1,221	35,992
Central Bank for Savings, Meriden	4	726	447	1,788	22,459
Chelsea Groton Savings, Mystic	206	901	79	370	24,351
Citizens Savings Bank, Stamford	5	337	119	325	17,400
City Savings Bank of Meriden	12	359	21	834	7,509
City Savings Bank of Middletown	27	247	91	745	11,275
Collinsville Savings Society	49	19	27	10	1,877
Connecticut Savings Bank, New Haven	130	1,418	1,072	8,737	94,658
Derby Savings Bank	.....	574	850	1,120	26,709
Dime Savings of Norwich	42	84	118	30	5,341
Dime Savings of Wallingford	777	146	318	1,080	20,491
Essex Savings Bank	18	95	65	221	8,466
Fairfield County Savings Bank, Norwalk	79	350	40	65	9,753
Farmers & Mechanics Savings, Middletown	11	181	404	721	27,185
Farmington Savings Bank	58	80	273	2,099	13,402
Guilford Savings Bank	54	164	65	207	6,609
Jewett City Savings Bank	40	157	33	684	6,845
Liberty Bank for Savings, Middletown	441	773	668	3,277	49,799
Litchfield Savings Bank	81	477	87	318	8,354
Mechanics and Farmers, Bridgeport	42	425	965	3,001	70,019
Mechanics' Savings Bank, Hartford	906	1,241	1,817	1,093	47,379
Milford Savings Bank	.....	19	483	667	8,702
Moodus Savings Bank	22	17	9	32	1,056

National Savings Bank, New Haven	543	315	386	285	13,514
Naugatuck Savings Bank	200	297	129	.....	11,875
New England Savings Bank, New London	12	1,030	733	1,130	43,856
New Haven Savings Bank	638	3,812	953	10,796	91,993
New Milford Savings Bank	1,237	2,473	236	.....	20,074
Newtown Savings Bank	85	483	107	50	9,493
Northwest Bank for Savings, Winsted	75	475	102	313	7,376
Norwalk Savings Society	88	696	162	868	23,733
Norwich Savings Society	58	1,063	336	334	39,014
People's Bank, Vernon	206	202	132	20	6,502
People's Savings Bank, Bridgeport	1,466	12,567	2,938	5,324	251,248
People's Savings Bank of New Britain	37	258	103	1,940	12,795
Putnam Savings Bank	1,046	102	83	803	7,157
Ridgefield Savings Bank	28	109	18	602	6,311
Savings Bank of Ansonia	72	59	116	3,182	25,844
Savings Bank of Danbury	5	344	30	8	9,819
Savings Bank of Manchester	95	813	455	1,056	34,948
Savings Bank of Rockville	112	521	122	267	11,728
Society for Savings, Hartford	2,984	3,013	4,743	6,911	207,981
Southington Savings Bank	38	289	123	423	12,512
South Norwalk Savings Bank	52	979	576	1,376	33,530
Stafford Savings Bank, Stafford Springs	237	323	125	.....	5,665
Stamford Savings Bank	212	453	75	306	32,925
State Bank for Savings, Hartford	260	69	561	3,355	35,449
Suffield Savings Bank	.....	350	183	34	16,213
Thomaston Savings Bank	130	263	159	730	10,876
Tolland Bank	31	130	147	16	5,410
Torrington Savings Bank	2	105	51	39	14,281
Union Savings Bank of Danbury	.....	259	129	720	18,418
Willimantic Savings Institute	46	218	122	50	9,199
Winsted Savings Bank	16	206	92	200	8,514
Woodbury Savings Bank	132	216	60	272	11,249
Total	**$16,848**	**$44,837**	**$25,086**	**$81,595**	**$1,823,431**

Table No. 19–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1982–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Interest and dividends on:		Expense of Federal funds purchased and securities sold u/a to repurchase	Interest on other borrowed money	Interest on subordinated notes and debentures	Salaries and employee benefits
	Savings deposits	Time deposits				
American Savings Bank, New Britain	$7,573	$44,407	$1,780	.....	.....	$3,327
BancOne of Connecticut, Bridgeport	5,115	28,100	167	.....	.....	2,977
Banking Center, Waterbury	9,245	57,046	7,390	$447	.....	5,933
Berlin Savings Bank, Kensington	2,184	9,507	111	292	.....	1,197
Branford Savings Bank	1,609	7,967	.....	.....	$20	955
Bristol Savings Bank	5,412	24,626	845	.....	.....	2,936
Brooklyn Savings Bank, Danielson	888	3,823	.....	.....	.....	446
Burritt Mutual Savings Bank, New Britain	4,647	23,028	5,103	496	.....	2,399
Central Bank for Savings, Meriden	3,333	14,270	530	344	.....	1,559
Chelsea Groton Savings, Mystic	4,239	16,566	.....	.....	.....	1,765
Citizens Savings Bank, Stamford	2,843	12,460	.....	.....	.....	1,493
City Savings Bank of Meriden	1,123	5,518	.....	44	.....	625
City Savings Bank of Middletown	1,940	7,948	.....	178	.....	1,044
Collinsville Savings Society	314	1,257	.....	.....	.....	188
Connecticut Savings Bank, New Haven	13,138	68,952	80	523	462	6,686
Derby Savings Bank	3,930	18,456	42	177	.....	2,205
Dime Savings of Norwich	1,032	3,575	.....	.....	.....	627
Dime Savings of Wallingford	2,740	13,908	24	77	.....	1,429
Essex Savings Bank	1,196	5,855	.....	.....	.....	599
Fairfield County Savings Bank, Norwalk	1,576	7,395	.....	.....	.....	873
Farmers & Mechanics Savings, Middletown	3,574	19,062	163	127	.....	2,709
Farmington Savings Bank	2,068	9,093	.....	.....	.....	1,224
Guilford Savings Bank	1,173	4,253	.....	.....	.....	584
Jewett City Savings Bank	1,023	4,816	42	.....	.....	608
Liberty Bank for Savings, Middletown	8,464	33,622	359	987	.....	4,370
Litchfield Savings Bank	103	7,090	.....	.....	.....	818
Mechanics and Farmers, Bridgeport	10,543	48,231	.....	2,888	.....	5,896
Mechanics' Savings Bank, Hartford	6,695	34,682	1,882	806	.....	3,411
Milford Savings Bank	1,368	5,879	53	274	.....	680
Moodus Savings Bank	269	660	.....	.....	.....	177

National Savings Bank, New Haven	2,267	10,263	.....	.....	.....	1,234
Naugatuck Savings Bank	2,169	7,523	.....	.....	.....	959
New England Savings Bank, New London	5,879	29,936	1	.....	.....	4,081
New Haven Savings Bank	15,199	63,863	319	1,223	540	5,130
New Milford Savings Bank	3,261	12,947	.....	.....	.....	1,293
Newtown Savings Bank	1,724	6,387	.....	.....	.....	920
Northwest Bank for Savings, Winsted	904	5,714	99	.....	.....	727
Norwalk Savings Society	3,339	17,713	.....	86	.....	1,852
Norwich Savings Society	4,823	27,519	144	.....	.....	2,683
People's Bank, Vernon	1,029	4,836	.....	.....	.....	630
People's Savings Bank, Bridgeport	32,095	180,839	3,038	9,598	.....	22,776
People's Savings Bank of New Britain	2,118	8,239	.....	47	.....	773
Putnam Savings Bank	993	5,424	.....	.....	.....	459
Ridgefield Savings Bank	1,352	4,194	.....	.....	.....	721
Savings Bank of Ansonia	3,738	17,514	.....	46	.....	1,956
Savings Bank of Danbury	1,773	7,798	.....	.....	.....	513
Savings Bank of Manchester	4,977	24,409	211	460	.....	2,156
Savings Bank of Rockville	1,819	8,416	.....	79	.....	735
Society for Savings, Hartford	27,444	136,740	8,117	19,035	1,811	16,788
Southington Savings Bank	1,964	8,825	.....	166	.....	957
South Norwalk Savings Bank	4,793	24,392	457	737	.....	2,864
Stafford Savings Bank, Stafford Springs	998	3,852	.....	.....	.....	538
Stamford Savings Bank	4,772	24,625	.....	52	.....	1,903
State Bank for Savings, Hartford	5,034	26,678	820	394	.....	2,949
Suffield Savings Bank	2,055	9,314	559	1,031	.....	1,344
Thomaston Savings Bank	1,957	7,204	.....	.....	.....	930
Tolland Bank	732	3,621	87	.....	.....	608
Torrington Savings Bank	2,305	10,828	.....	.....	.....	723
Union Savings Bank of Danbury	2,943	12,564	.....	.....	.....	1,015
Willimantic Savings Institute	1,316	6,563	59	.....	.....	759
Winsted Savings Bank	1,122	6,331	70	53	.....	757
Woodbury Savings Bank	1,948	8,534	.....	1	.....	913
Total	**$258,199**	**$1,275,657**	**$32,552**	**$40,668**	**$2,833**	**$142,386**

Table No. 19–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1982–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Occupancy expense of bank premises, Net	Furniture and equipment expense	Provision for possible loan losses	Other operating expenses	Total operating expenses
American Savings Bank, New Britain	$604	$207	.....	$1,887	$59,785
BancOne of Connecticut, Bridgeport	819	453	$325	3,574	41,530
Banking Center, Waterbury	1,216	727	144	4,347	86,495
Berlin Savings Bank, Kensington	194	116	23	665	14,289
Branford Savings Bank	(12)	37	244	955	11,775
Bristol Savings Bank	464	418	282	2,666	37,649
Brooklyn Savings Bank, Danielson	79	60	.....	317	5,613
Burritt Mutual Savings Bank, New Britain	583	512	211	1,350	38,329
Central Bank for Savings, Meriden	428	260	67	1,297	22,088
Chelsea Groton Savings, Mystic	413	234	.....	1,474	24,691
Citizens Savings Bank, Stamford	384	246	17	973	18,416
City Savings Bank of Meriden	96	84	.....	544	8,034
City Savings Bank of Middletown	151	134	26	736	12,157
Collinsville Savings Society	16	17	.....	97	1,889
Connecticut Savings Bank, New Haven	1,476	968	200	4,927	97,412
Derby Savings Bank	335	398	72	1,463	27,078
Dime Savings of Norwich	95	58	.....	333	5,720
Dime Savings of Wallingford	227	211	23	982	19,621
Essex Savings Bank	51	83	6	404	8,194
Fairfield County Savings Bank, Norwalk	196	165	33	380	10,618
Farmers & Mechanics Savings, Middletown	360	284	244	1,595	28,118
Farmington Savings Bank	190	145	17	661	13,398
Guilford Savings Bank	72	64	3	310	6,459
Jewett City Savings Bank	91	66	106	420	7,172
Liberty Bank for Savings, Middletown	990	524	300	3,189	52,805
Litchfield Savings Bank	102	96	8	431	8,648
Mechanics and Farmers, Bridgeport	1,788	717	368	4,318	74,749
Mechanics' Savings Bank, Hartford	788	946	92	1,895	51,197
Milford Savings Bank	189	39	.....	440	8,922
Moodus Savings Bank	18	11	(5)	70	1,200

SAVINGS AND LOAN ASSOCIATIONS

Directory and Statistics

Executive Officer: Italicized type indicates Chief Executive Officer
Directors/Trustees: Italicized type indicates Chairman

AMERICAN BANK OF CONNECTICUT (WATERBURY)
Incorporated 1920

EXECUTIVE OFFICERS–*President, Gene C. Guilbert;* Senior Vice President, Raymond M. Donohoe; Vice President and Treasurer, Wydell F. Rood; Vice President, George W. O'Connor; Vice President and Secretary, Betty S. Couch; Vice President, Dunham H. Smith; Vice President, Robert Petruzzelli.

DIRECTORS–Charles G. Arnold, John A. Errichetti, Gene C. Guilbert, Charles T. Kellogg, Roy I. Mattson, William J. Secor, Paul A. Sirop.

THE BANK OF HARTFORD INC., SA
Incorporated 1919

EXECUTIVE OFFICERS–*Chairman, H. Langedon Bell, Jr.;* President, Niel E. Stanley; Executive Vice President and Treasurer, Stanley J. Kukla; Senior Vice President, George A. Jensen; Vice President and Secretary, Helen V. Slattery; Vice President, Mary S. Varca; Vice President, William V. Anderson; Vice President, John J. McNamara; Vice President, John W. White, Jr.

DIRECTORS–*H. Langedon Bell, Jr.,* Charles F. Caley, Francis P. Handley, Stanley J. Kukla, Arthur M. Lewis, Louis R. Lyman, Dean Patenaude, James Richmond, Ralph M. Smith, Niel E. Stanley, Ward F. Stevens, Ronald Streeter, Ronald E. Young.

CARGILL BANK OF CONNECTICUT (PUTNAM)
Incorporated 1916

EXECUTIVE OFFICERS–*President, Paul G. Zaehringer;* Vice President and Secretary, Claire I. Quintal; Vice President, Ellis K. Haines; Vice President, John W. Nutter; Treasurer, Jo-Ann M. Chenail.

DIRECTORS–Lawrence J. Bellerose, *Raymond P. Faucher,* Ellis K. Haines, Arthur S. Kaminsky, Robert C. Kinne, John J. Maher, Everett Shepard, Frederick J. Witkowski, Paul G. Zaehringer.

CONNECTICUT SAVINGS AND LOAN ASSOCIATION (HARTFORD)
Incorporated 1968

EXECUTIVE OFFICERS–*Chairman, Norman D. Edmonds;* President, John A. Hogan; Vice President, David S. Kirk; Treasurer, Robert M. Sussler; Secretary, Sanford Cloud, Jr.

DIRECTORS–Eileen Baccus, Edward J. Barlow, Jr., Faye Boyden, Jerry Campbell, Sanford Cloud, Jr., *Norman D. Edmonds,* John A. Hogan, Robert M. Sussler, Mark Swerdloff.

THE DANBURY SAVINGS AND LOAN ASSOCIATION, INCORPORATED
Incorporated 1920

EXECUTIVE OFFICERS–*President, Charles E. Bruno;* Executive Vice President and Secretary, Peter Filous; Senior Vice President, Louis F. Calabrese, Jr.; Controller, Joseph F. Sullivan, Jr.

DIRECTORS–Charles E. Bruno, Bernard J. Dolan, Jr., Abraham I. Feinson, W. Edwin Harrison, *L. LeGrand Hopkins,* Robert J. Morganti, Robert N. Noce.

EASTERN SAVINGS AND LOAN ASSOCIATION (NORWICH)
Incorporated 1915

EXECUTIVE OFFICERS–*President, D. William Kelleher;* Senior Vice President and Treasurer, Donald A. Ciprizni; Vice President, Richard A. Friedrich, Sr.; Controller, Richard E. Olson; Secretary, Linnea R. Olsen.

DIRECTORS–Charles A. Adams, F. William Brown, John R. Fitzgerald, D. William Kelleher, Michael T. Phillips, Angelo J. Sanquedolce, Alfred P. Savage, *George E. Silverman.*

FAMILY SAVINGS AND LOAN ASSOCIATION (NEW HAVEN)
Incorporated 1890

EXECUTIVE OFFICERS–*President and Treasurer, Frank A. Noto, Jr.;* Vice President, Alfred T. Santoro; Vice President, Anne G. Izzo; Secretary, Frank J. Barboni.

DIRECTORS–Frank J. Barboni, Carl R. Blanchard, Jr., *Stanley R. Cullen,* Frank A. Noto, Jr., A. Robert Parente, Wilson F. Sweeney, Andrew M. Ullman, Pasquale Young.

National Savings Bank, New Haven	230	265	45	757	15,061
Naugatuck Savings Bank	182	142	60	607	11,642
New England Savings Bank, New London	675	592	495	2,826	44,485
New Haven Savings Bank	1,416	738	479	5,918	94,825
New Milford Savings Bank	344	193	18	664	18,720
Newtown Savings Bank	106	171	.....	356	9,664
Northwest Bank for Savings, Winsted	209	126	46	434	8,259
Norwalk Savings Society	404	351	7	2,098	25,850
Norwich Savings Society	458	338	290	1,840	38,095
People's Bank, Vernon	135	65	.....	326	7,021
People's Savings Bank, Bridgeport	3,862	3,328	580	12,462	268,578
People's Savings Bank of New Britain	188	128	67	573	12,133
Putnam Savings Bank	70	93	.....	235	7,274
Ridgefield Savings Bank	141	58	.....	360	6,826
Savings Bank of Ansonia	313	289	48	1,623	25,527
Savings Bank of Danbury	98	43	.....	245	10,470
Savings Bank of Manchester	413	330	119	1,650	34,725
Savings Bank of Rockville	159	93	.....	547	11,848
Society for Savings, Hartford	3,202	3,124	(3,053)	9,269	222,477
Southington Savings Bank	164	93	45	674	12,888
South Norwalk Savings Bank	496	275	43	1,481	35,538
Stafford Savings Bank, Stafford Springs	76	38	.....	258	5,760
Stamford Savings Bank	296	212	.....	1,327	33,187
State Bank for Savings, Hartford	641	358	43	1,741	38,658
Suffield Savings Bank	405	130	43	747	15,628
Thomaston Savings Bank	106	47	(3)	557	10,798
Tolland Bank	107	68	27	344	5,594
Torrington Savings Bank	121	63	.....	357	14,397
Union Savings Bank of Danbury	199	133	2	761	17,617
Willimantic Savings Institute	199	121	3	397	9,417
Winsted Savings Bank	124	90	40	402	8,989
Woodbury Savings Bank	171	137	.....	623	12,327
Total	**$28,113**	**$20,512**	**$2,250**	**$95,159**	**$1,898,329**

Table No. 19–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1982–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Income before income taxes and net realized gains or (losses)	Applicable income and franchise taxes	Income before net realized gains or (losses)	Net realized gain (losses) after applicable taxes	Net income
American Savings Bank, New Britain	$203	$(314)	$517	$59	$576
BancOne of Connecticut, Bridgeport	(3,386)	(869)	(2,517)	192	(2,325)
Banking Center, Waterbury	(11)	(445)	434	(338)	96
Berlin Savings Bank, Kensington	(931)	(247)	(684)	(146)	(830)
Branford Savings Bank	(664)	.....	(664)	389	(275)
Bristol Savings Bank	(3,834)	(510)	(3,324)	2,738	(586)
Brooklyn Savings Bank, Danielson	(213)	.....	(213)	235	22
Burritt Mutual Savings Bank, New Britain	(2,337)	(552)	(1,785)	244	(1,541)
Central Bank for Savings, Meriden	369	4	365	(11)	354
Chelsea Groton Savings, Mystic	(340)	(285)	(55)	(121)	(176)
Citizens Savings Bank, Stamford	(1,016)	(239)	(777)	145	(632)
City Savings Bank of Meriden	(525)	(157)	(368)	350	(18)
City Savings Bank of Middletown	(882)	(290)	(592)	82	(510)
Collinsville Savings Society	(12)	.....	(12)	28	16
Connecticut Savings Bank, New Haven	(2,754)	54	(2,808)	3,064	256
Derby Savings Bank	(369)	(265)	(104)	30	(74)
Dime Savings of Norwich	(379)	(171)	(208)	100	(108)
Dime Savings of Wallingford	870	201	669	(107)	562
Essex Savings Bank	272	17	255	73	328
Fairfield County Savings Bank, Norwalk	(865)	(444)	(421)	68	(353)
Farmers & Mechanics Savings, Middletown	(933)	(345)	(588)	643	55
Farmington Savings Bank	4	(139)	143	257	400
Guilford Savings Bank	150	1	149	(60)	89
Jewett City Savings Bank	(327)	(119)	(208)	87	(121)
Liberty Bank for Savings, Middletown	(3,006)	1,101)	(1,905)	(1,908)	(3,813)
Litchfield Savings Bank	(294)	.....	(294)	332	38
Mechanics and Farmers, Bridgeport	(4,730)	(1,452)	(3,278)	806	(2,472)
Mechanics' Savings Bank, Hartford	(3,818)	(1,159)	(2,659)	472	(2,187)
Milford Savings Bank	(220)	(21)	(199)	147	(52)
Moodus Savings Bank	(144)	(24)	(120)	5	(115)

National Savings Bank, New Haven	(1,547)	6	(1,553)	(307)	(1,860)
Naugatuck Savings Bank	233	(86)	319	(102)	217
New England Savings Bank, New London	(629)	(708)	79	422	501
New Haven Savings Bank	(2,832)	(89)	(2,743)	3,264	521
New Milford Savings Bank	1,354	332	1,022	(306)	716
Newtown Savings Bank	(171)	(115)	(56)	379	323
Northwest Bank for Savings, Winsted	(883)	(55)	(828)	37	(791)
Norwalk Savings Society	(2,117)	(765)	(1,352)	415	(937)
Norwich Savings Society	919	(38)	957	293	1,250
People's Bank, Vernon	(519)	3	(522)	10	(512)
People's Savings Bank, Bridgeport	(17,330)	106	(17,436)	22,328	4,892
People's Savings Bank of New Britain	662	173	489	37	526
Putnam Savings Bank	(117)	(37)	(80)	69	(11)
Ridgefield Savings Bank	(515)	(171)	(344)	16	(328)
Savings Bank of Ansonia	317	(7)	324	260	584
Savings Bank of Danbury	(651)	5	(656)	1,003	347
Savings Bank of Manchester	223	(63)	286	(1,412)	(1,126)
Savings Bank of Rockville	(120)	(355)	235	(100)	135
Society for Savings, Hartford	(14,496)	60	(14,556)	12	(14,544)
Southington Savings Bank	(376)	(19)	(357)	530	173
South Norwalk Savings Bank	(2,008)	(643)	(1,365)	(718)	(2,083)
Stafford Savings Bank, Stafford Springs	(95)	1	(96)	261	165
Stamford Savings Bank	(262)	(79)	(183)	(3)	(186)
State Bank for Savings, Hartford	(3,209)	(720)	(2,489)	709	(1,780)
Suffield Savings Bank	585	16	569	135	704
Thomaston Savings Bank	78	(25)	103	(60)	43
Tolland Bank	(184)	(69)	(115)	32	(83)
Torrington Savings Bank	(116)	(74)	(42)	185	143
Union Savings Bank of Danbury	801	143	658	264	922
Willimantic Savings Institute	(218)	(120)	(98)	250	152
Winsted Savings Bank	(475)	(78)	(397)	461	64
Woodbury Savings Bank	(1,078)	(243)	(835)	237	(598)
Total	$(74,898)	$(12,585)	$(62,313)	$36,456	$(25,857)

Table No. 19–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1982–Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Total surplus accounts Dec. 31, 1981	Net income	Other increases (decreases), Net	Change in surplus account	Total surplus Dec. 31, 1982
American Savings Bank, New Britain	$47,168	$576	.....	$576	$47,744
BancOne of Connecticut, Bridgeport	20,894	(2,325)	$273	(2,052)	18,842
Banking Center, Waterbury	60,425	96	(44)	52	60,477
Berlin Savings Bank, Kensington	7,968	(830)	.....	(830)	7,138
Branford Savings Bank	5,733	(275)	(80)	(355)	5,378
Bristol Savings Bank	17,792	(586)	591	5	17,797
Brooklyn Savings Bank, Danielson	5,577	22	(2)	20	5,597
Burritt Mutual Savings Bank, New Britain	15,060	(1,541)	(40)	(1,581)	13,479
Central Bank for Savings, Meriden	12,553	354	160	514	13,067
Chelsea Groton Savings, Mystic	22,399	(176)	(675)	(851)	21,548
Citizens Savings Bank, Stamford	9,808	(632)	(168)	(800)	9,008
City Savings Bank of Meriden	5,242	(18)	13	(5)	5,237
City Savings Bank of Middletown	5,075	(510)	17	(493)	4,582
Collinsville Savings Society	2,001	16	195	211	2,212
Connecticut Savings Bank, New Haven	51,631	256	.....	256	51,887
Derby Savings Bank	18,531	(74)	136	62	18,593
Dime Savings of Norwich	4,154	(108)	(2)	(110)	4,044
Dime Savings of Wallingford	12,259	562	270	832	13,091
Essex Savings Bank	6,719	328	.....	328	7,047
Fairfield County Savings Bank, Norwalk	8,326	(353)	.....	(353)	7,973
Farmers & Mechanics Savings, Middletown	16,710	55	.....	55	16,765
Farmington Savings Bank	11,492	400	(11)	389	11,881
Guilford Savings Bank	4,737	89	45	134	4,871
Jewett City Savings Bank	3,597	(121)	.....	(121)	3,476
Liberty Bank for Savings, Middletown	29,426	(3,813)	2,520	(1,293)	28,133
Litchfield Savings Bank	5,100	38	521	559	5,659
Mechanics and Farmers, Bridgeport	26,918	(2,472)	5,663	3,191	30,109
Mechanics' Savings Bank, Hartford	28,899	(2,187)	.....	(2,187)	26,712
Milford Savings Bank	4,171	(52)	.....	(52)	4,119
Moodus Savings Bank	713	(115)	39	(76)	637

National Savings Bank, New Haven	9,002	(1,860)	(47)	(1,907)	7,095
Naugatuck Savings Bank	10,927	217	17	234	11,161
New England Savings Bank, New London	25,857	501	4,222	4,723	30,580
New Haven Savings Bank	60,963	521	(261)	260	61,223
New Milford Savings Bank	16,995	716	.....	716	17,711
Newtown Savings Bank	8,249	323	(28)	295	8,544
Northwest Bank for Savings, Winsted	4,255	(791)	1,000	209	4,464
Norwalk Savings Society	19,398	(937)	252	(685)	18,713
Norwich Savings Society	26,042	1,250	.....	1,250	27,292
People's Bank, Vernon	3,482	(512)	(48)	(560)	2,922
People's Savings Bank, Bridgeport	181,099	4,892	(3,451)	1,441	182,540
People's Savings Bank of New Britain	5,727	526	(40)	486	6,213
Putnam Savings Bank	5,077	(11)	31	20	5,097
Ridgefield Savings Bank	5,704	(328)	121	(207)	5,497
Savings Bank of Ansonia	17,834	584	(340)	244	18,078
Savings Bank of Danbury	10,750	347	1	348	11,098
Savings Bank of Manchester	25,079	(1,126)	11	(1,115)	23,964
Savings Bank of Rockville	7,867	135	269	404	8,271
Society for Savings, Hartford	84,139	(14,544)	.....	(14,544)	69,595
Southington Savings Bank	6,225	173	(11)	162	6,387
South Norwalk Savings Bank	20,309	(2,083)	514	(1,569)	18,740
Stafford Savings Bank, Stafford Springs	4,446	165	89	254	4,700
Stamford Savings Bank	16,407	(186)	143	(43)	16,364
State Bank for Savings, Hartford	21,186	(1,780)	316	(1,464)	19,722
Suffield Savings Bank	7,907	704	(23)	681	8,588
Thomaston Savings Bank	11,154	43	266	309	11,463
Tolland Bank	2,483	(83)	45	(38)	2,445
Torrington Savings Bank	9,894	143	272	415	10,309
Union Savings Bank of Danbury	11,867	922	(193)	729	12,596
Willimantic Savings Institute	8,897	152	(86)	66	8,963
Winsted Savings Bank	5,263	64	32	96	5,359
Woodbury Savings Bank	5,730	(598)	.....	(598)	5,132
Total	**$1,131,292**	**$(25,857)**	**$12,494**	**$(13,363)**	**$1,117,929**

Table No. 20–ABSTRACT OF REPORTS FROM 1943-1982 (Amounts in thousands of dollars)

Year	Number of banks	Number of regular savings accounts	Assets						Liabilities				
			Loans on real estate	Other loans	U.S. Government securities	Other bonds and stocks	Real estate bank premises and furniture and fixtures	Other assets, including cash on hand	Total deposits	Reserves on loans and securities	Other liabilities	Surplus accounts	Total assets or liabilities
1943	72	1,041,531	299,306	3,082	464,303	128,067	14,878	53,964	859,648	.....	2,299	101,656	963,604
1944	72	1,073,126	272,912	2,549	592,521	124,681	10,892	67,164	957,816	.....	1,395	111,509	1,070,721
1945	72	1,108,563	250,045	2,436	761,131	127,891	7,610	71,570	1,094,740	.....	1,988	123,956	1,220,685
1946	72	1,140,067	254,270	2,676	878,623	137,212	5,094	66,108	1,201,569	.....	3,320	139,096	1,343,986
1947	72	1,157,021	276,547	3,212	902,896	161,100	4,949	69,494	1,269,127	.....	4,720	144,354	1,418,201
1948	72	1,163,301	322,644	3,864	876,410	190,924	4,746	62,785	1,302,842	.....	8,016	150,516	1,461,376
1949	72	1,162,372	366,028	4,364	854,213	201,978	5,427	58,305	1,326,109	.....	6,737	157,471	1,490,317
1950	72	1,163,764	418,123	5,471	821,971	201,352	6,354	61,789	1,338,087	.....	11,653	165,323	1,515,063
1951	72	1,199,423	482,954	6,171	784,252	215,478	7,681	75,054	1,391,420	.....	7,152	177,018	1,575,590
1952	72	1,196,087	560,910	7,584	777,321	250,577	8,504	73,501	1,489,012	.....	7,619	181,766	1,678,397
1953	72	1,175,054	657,847	9,102	772,386	279,245	9,074	71,663	1,602,829	.....	9,182	187,306	1,799,317
1954	72	1,185,396	774,799	11,180	725,187	332,650	10,501	75,749	1,721,018	.....	11,012	198,036	1,930,066
1955	71	1,209,296	944,305	14,302	692,822	329,934	11,711	71,599	1,842,840	.....	14,975	206,858	2,064,673
1956	71	1,243,525	1,131,697	18,245	637,597	345,959	12,662	73,855	1,986,025	.....	18,212	215,778	2,220,015
1957	71	1,275,004	1,261,228	21,879	600,924	373,552	13,864	74,134	2,102,665	.....	19,263	223,653	2,345,581
1958	71	1,310,433	1,387,318	24,956	579,862	433,181	15,961	74,476	2,256,760	.....	22,357	236,637	2,515,754
1959	71	1,356,117	1,568,476	31,216	521,486	447,728	18,810	69,876	2,386,564	.....	26,066	244,962	2,657,592
1960	71	1,400,831	1,776,644	35,305	435,517	477,925	20,056	63,740	2,516,201	.....	30,396	262,590	2,809,187
1961	71	1,453,696	1,994,390	43,014	409,815	485,561	21,763	75,212	2,733,298	.....	17,672	278,785	3,029,755
1962	71	1,486,279	2,226,916	50,899	401,376	508,175	23,843	77,864	2,973,862	.....	22,820	292,391	3,289,073
1963	71	1,494,285	2,508,295	62,331	361,024	534,246	24,935	73,285	3,221,738	.....	32,516	309,862	3,564,116
1964	71	1,535,118	2,790,094	71,236	343,016	524,750	28,823	76,731	3,476,913	.....	27,787	329,950	3,834,650
1965	71	1,573,196	3,034,782	87,647	313,165	540,004	32,895	83,206	3,707,251	.....	28,501	355,947	4,091,699
1966	70	1,616,272	3,263,964	104,877	259,858	530,196	35,536	77,699	3,859,445	.....	40,050	372,635	4,272,130
1967	70	1,658,865	3,465,493	127,607	257,099	645,976	39,443	76,682	4,193,740	.....	27,278	391,282	4,612,300
1968	69	1,706,761	3,717,943	156,441	240,631	735,030	44,556	84,148	4,521,099	.....	34,679	422,966	4,978,744
1969	69	1,764,707	4,023,990	197,597	194,493	829,066	39,406	99,722	4,882,243	.....	47,671	454,360	5,384,274
1970	69	1,813,967	4,292,695	198,113	187,345	1,008,135	57,369	135,628	5,357,450	.....	39,476	482,359	5,879,285
1971	68	1,776,229	4,760,045	221,588	331,048	1,148,868	82,734	180,376	6,139,881	$10,093	53,793	520,892	6,724,659
1972	68	1,820,302	5,334,525	255,682	373,208	1,282,639	105,200	229,201	6,930,001	9,426	66,870	574,158	7,580,455
1973	68	1,858,219	6,020,296	326,935	269,679	1,220,449	125,151	304,733	7,479,842	11,641	113,973	661,787	8,267,243
1974	68	1,874,616	6,370,239	369,857	276,695	1,249,885	152,188	368,024	7,859,583	14,039	201,947	711,319	8,786,888
1975	67	1,934,859	6,717,857	445,674	557,392	1,455,538	187,055	460,754	8,873,703	.....	169,595	780,972	9,824,270
1976	66	2,027,606	7,462,204	542,769	743,699	1,651,171	199,203	481,445	10,109,111	.....	139,655	831,726	11,080,492
1977	65	N/A	8,506,957	659,906	778,358	1,694,136	203,762	564,950	11,279,338	.....	206,400	922,331	12,408,069
1978	65	N/A	9,476,492	754,300	705,064	1,761,368	202,410	784,712	12,335,755	.....	344,210	1,004,381	13,684,346
1979	65	N/A	10,183,475	899,934	744,913	1,648,473	212,769	767,524	12,936,554	.....	435,990	1,084,544	14,457,088
1980	65	N/A	10,499,506	1,034,050	1,000,014	1,683,302	215,503	1,081,197	13,859,846	.....	496,911	1,156,815	15,513,572
1981	65	N/A	10,858,783	1,280,700	1,044,677	1,551,268	222,692	1,412,246	14,495,946	.....	733,795	1,140,625	16,370,366
1982	62	N/A	10,836,248	2,333,279	1,347,797	1,727,610	265,056	1,228,808	15,818,711	.....	802,410	1,117,677	17,738,798

THE FARMINGTON VALLEY SAVINGS AND LOAN ASSOCIATION
Incorporated 1977

EXECUTIVE OFFICERS–*President, John S. Manning;* Executive Vice President, Otto Strobino; Vice President, Richard P. Boyle; Treasurer, Frank Gencarelli; Secretary, Paul Menzel.

DIRECTORS–Frank Gencarelli, *Raymond Hill,* John S. Manning, Paul Menzel, Nunzio Rosso, Otto Strobino, Michael Timura, Donald Tinty, Matthew S. Wendell.

FIRST NEW LONDON SAVINGS AND LOAN ASSOCIATION, INC.
Incorporated 1914

EXECUTIVE OFFICERS–President, Thomas P. Condon; *Executive Vice President and Secretary, Richard J. Days, Jr.;* Vice President, Thomas J. Keogh; Vice President, Nathan Belcher; Treasurer, Lewis P. Bailey.

DIRECTORS–Lewis P. Bailey, Nathan Belcher, *Thomas P. Condon,* Arthur F. Harris, Edwin C. Higgins, Jr., Donolson E. Horne, Thomas J. Keogh, Charles Persi, Francis Pugliese, Robert N. Shea, Joel Suisman.

HERITAGE SAVINGS AND LOAN ASSOCIATION (MANCHESTER)
Incorporated 1891

EXECUTIVE OFFICERS–*President, William H. Hale;* Vice President, Warren K. Novick; Vice President and Secretary, Raymond E. Juleson; Vice President, Betty R. Sullivan; Vice President, Joseph S. Hachey; Treasurer, J. Raymond Fournier.

DIRECTORS–Byrl N. Boyce, Bernard Dulberg, Donald S. Genovesi, Thomas M. Healy, *Charles S. House,* Seymour B. Kaplan, Warren K. Novick, Gerard B. Selzer, John W. Thompson, R. Bruce Watkins, Theodore C. Wright.

THE HOME SAVINGS AND LOAN ASSOCIATION (BRIDGEPORT)
Incorporated 1919

EXECUTIVE OFFICERS–*President, John T. Lounsbury, Jr.;* Vice President and Secretary, Arthur C. Berkeley; Vice President and Treasurer, Josephine B. Young.

DIRECTORS–Charles R. Allen, Edward F. Bannon, Arthur C. Berkeley, John V. Donnelly, Joseph V. Fuse, Stafford R. Gellatly, John T. Lounsbury, Jr., John F. McCarthy, Francis J. Mongrain, Richard L. Revenaugh, *Philip D. Spalla.*

NAUGATUCK VALLEY SAVINGS AND LOAN ASSOCIATION (MERIDEN)
Incorporated 1922

EXECUTIVE OFFICERS–*President and Treasurer, Ronald D. Lengyel;* Vice President and Secretary, Dominic J. Alegi, Jr.

DIRECTORS–*Donald G. Brubaker,* Elizabeth B. Eckert, Frederick E. Hennick, Gerald Labriola, Ronald D. Lengyel, Michael J. Magas, Lawrence J. Mambrino, Robert E. Ruccio, Stephen A. Sturdevant.

PERMANENT SAVINGS AND LOAN ASSOCIATION (MERIDEN)
Incorporated 1888

EXECUTIVE OFFICERS–*President, Stephen S. Stack;* Senior Vice President, Carl L. Kenney; Senior Vice President, Paul V. Orcutt; Senior Vice President and Secretary, Eugene J. Westermeyer.

DIRECTORS–Mark B. Bollman, Edward T. Cox, John P. Kreminski, *Charles E. Lirot,* Edwin L. Naamon, Leonard A. Petrucelli, Mildred L. Rossi, Wayne W. Sargent, Stephen S. Stack, Raymond B. Thompson.

SAVINGS AND LOAN ASSOCIATION OF SOUTHINGTON, INCORPORATED
Incorporated 1912

EXECUTIVE OFFICERS–President, Albert C. Bassett; *Vice President and Secretary, Carmen F. Casale;* Vice President, Michael J. Simone; Vice President, Patrick J. Delahunty; Treasurer, Richard J. D'Amato.

DIRECTORS–Albert C. Bassett, Carmen F. Casale, Patrick J. Delahunty, Joseph J. DePaolo, David W. Florian, John T. Foley, Chester A. Potrepka, Michael J. Simone, Richard W. Smith, Carl J. Sokolowski, Martin F. Talley, Elizabeth K. Zdunczyk.

SECURITY SAVINGS AND LOAN ASSOCIATION (WATERBURY)
Incorporated 1980

EXECUTIVE OFFICERS–*President, Richard Barbieri;* Vice President, Carlene Glander; Vice President, Matthew Sivilla.

DIRECTORS–*Mario Albini,* Richard Barbieri, Francis Campion, Lincoln Carson, Domenic Daddona, Vinal Duncan, Carey Geghan, Harold Kay, Charles Peach, Robert Piscatelli, Salvatore Porzio, Mary Tynan, Joseph Vincitorio, Arnold Wolk.

SHELTON SAVINGS & LOAN ASSOCIATION, INCORPORATED
Incorporated 1919

EXECUTIVE OFFICERS–*President, Kenneth E. Schaible;* Senior Vice President and Secretary, William C. Nimons; Vice President, Dorothy M. Reilly; Treasurer, Pasquale Papale.

DIRECTORS–Joseph Carlson, Jr., *LeRoy T. Glover,* Stephen Husti, Samuel Kreiger, James W. Morgan, Jr., Pasquale Papale, Kenneth E. Schaible, Charles H. Sullivan, Vincent P. Tisi.

WINDSOR LOCKS SAVINGS AND LOAN ASSOCIATION, INCORPORATED
Incorporated 1913

EXECUTIVE OFFICERS–President, Anthony C. Ward; *Secretary, Raymond A. Marconi;* Vice President, Joseph B. Raccone; Treasurer, Shirley M. Rozelle.

DIRECTORS–James Franklin, Raymond A. Marconi, James Nilsson, Sylvio F. Preli, Joseph B. Raccone, Anthony C. Ward.

Table No. 22–COMPARATIVE REPORT OF CONDITION CONSOLIDATED BALANCE SHEET FOR SAVINGS AND LOAN ASSOCIATIONS – DECEMBER 31, 1982 AND DECEMBER 31, 1981 (Dollar Amounts in Thousands)

ASSETS	1982	1981	Increase (Decrease)	Percentage Change
Mortgage loans and contracts:				
VA	$29,432	$31,339	$(1,907)	(6.09)%
FHA-HUD	18,432	19,927	(1,495)	(7.50)
Conventional	875,172	898,817	(23,645)	(2.63)
Other	35,603	31,752	3,851	12.13
Total mortgage loans and contracts	958,639	981,835	(23,196)	(2.36)
Loans on savings accounts	12,387	15,842	(3,455)	(21.81)
Other loans	59,859	56,172	3,687	6.56
Other real estate	8,075	10,263	(2,188)	(21.32)
Cash and demand deposits	18,886	27,118	(8,232)	(30.36)
Investment securities	159,144	121,352	37,792	31.14
Federal Home Loan Bank Stock	10,524	9,437	1,087	11.52
Fixed assets	14,696	14,291	405	1.83
Other assets	33,905	28,191	5,714	20.27
Total assets	**1,276,115**	**1,264,501**	**11,614**	**.92**
LIABILITIES				
Non-interest earning demand and NOW accounts	2,983	2,124	859	40.44
Savings accounts				
Regular	273,915	273,991	(76)	(.03)
NOW	38,052	40,416	(2,364)	(5.85)
Other	730,565	764,725	(34,160)	(4.47)
Total savings accounts	1,042,532	1,079,132	(36,600)	(3.39)
Federal Home Loan Bank Advances	133,565	82,938	50,627	61.04
Other borrowed money	25,757	15,191	10,566	69.55
Subordinated debentures	.....	.....	.....	.....
Accounts Payable	1,046	2,135	(1,089)	(51.01)
Advance payments for taxes and insurance				
Interest earning	8,488	8,998	(510)	(5.67)
Non-earning	734	598	136	22.74
Other liabilities	7,658	12,280	(4,622)	(37.64)
Total liabilities	**1,222,763**	**1,203,396**	**19,367**	**1.61**
NET WORTH				
Capital stock	2,888	2,838	50	1.76
Paid-in surplus	6,144	6,168	(24)	(.39)
General reserves	32,254	37,116	(4,862)	(13.10)
Undivided profits	11,825	15,652	(3,827)	(24.45)
Net undistributed income	241	(669)	910	100.00
Total Net Worth	**53,352**	**61,105**	**(7,753)**	**(12.69)**
Total Liabilities and Net Worth	**$1,276,115**	**$1,264,501**	**$11,614**	**.92%**

Table No. 23–STATEMENT OF ASSETS, DECEMBER 31, 1982

NAME OF ASSOCIATION	Mortgage loans and contracts				Total Mortgage Loans	Loans on Savings Accounts	Other loans
	VA	FHA-HUD	Conventional	Other			
(Mutual)							
Bank of Hartford, S.A.	$4,169,971	$1,968,225	$114,287,149	$2,354,468	$122,779,813	$795,907	$14,544,784
Cargill Bank of Connecticut, Putnam	.....	.....	16,315,601	96,492	16,412,093	199,140	897,868
Connecticut Savings & Loan Assoc., Hartford	309,281	150,774	7,012,806	215,576	7,688,437	54,527	350,713
Danbury Savings & Loan Assoc.	15,166,626	8,830,948	153,221,837	7,124,970	184,344,381	2,905,288	5,949,049
Eastern Savings & Loan Assoc., Norwich	2,566	.....	44,606,874	329,758	44,939,198	769,016	5,147,923
Family Sav. & Loan Assoc., New Haven	7,104,572	4,919,205	51,147,506	.....	63,171,283	480,612	1,960,245
First New London Savings & Loan Assoc.	145,720	158,780	10,058,593	.....	10,363,093	396,190	848,396
Home Sav. & Loan Assoc., Bridgeport	.....	.....	60,998,641	.....	60,998,641	638,848	1,071,339
Naugatuck Valley Savings & Loan Assoc.	819	.....	48,211,159	.....	48,211,978	316,878	1,863,049
Permanent Sav. & Loan Assoc., Meriden	2,508,787	2,396,265	55,040,693	13,676,534	73,622,279	433,146	4,659,701
Savings & Loan Assoc. of Southington	.....	.....	28,613,178	428,274	29,041,452	772,962	2,542,482
Shelton Savings & Loan Assoc.	.....	.....	40,097,060	2,138,071	42,235,131	353,676	1,797,188
Windsor Locks Savings & Loan	.....	.....	16,282,141	.....	16,282,141	374,728	107,360
Total	29,408,342	18,424,197	645,893,238	26,364,143	720,089,920	8,490,918	41,740,097
(Stock Chartered)							
American Bank of Connecticut, Waterbury	3,788	.....	108,369,394	225,000	108,598,182	1,845,750	2,826,337
Farmington Valley Sav. & Loan Assoc.	.....	.....	6,019,474	.....	6,019,474	278,315	2,182,936
Heritage Sav. & Loan Assoc., Manchester	19,338	7,880	105,218,651	4,959,232	110,205,101	1,195,445	7,611,744
Security Sav. & Loan Assoc., Waterbury	.....	.....	9,671,502	4,054,633	13,726,135	576,719	5,497,771
Total	23,126	7,880	229,279,021	9,238,865	238,548,892	3,896,229	18,118,788
Grand Total	$29,431,468	$18,432,077	$875,172,259	$35,603,008	$958,638,812	$12,387,147	$59,858,885
Percent to Total	2.31%	1.44%	68.58%	2.79%	75.12%	.97%	4.69%

Table 23–STATEMENT OF ASSETS, DECEMBER 31, 1982–Concluded

NAME OF ASSOCIATION	Other real estate	Cash and demand deposits	Investment securities	Fixed Assets	Federal Home Loan Bank Stock	Other Assets	Total Assets
(Mutual)							
Bank of Hartford, S.A.	$16,640	$1,815,017	$13,821,570	$1,225,757	$1,177,200	$3,518,480	$159,695,168
Cargill Bank of Connecticut, Putnam	.....	402,683	1,709,683	328,127	151,900	235,295	20,336,789
Connecticut Savings & Loan Assoc., Hartford	27,447	88,987	734,704	100,083	76,300	88,237	9,209,435
Danbury Savings & Loan Assoc.	6,008,539	2,922,449	6,441,493	2,272,502	2,843,200	14,120,986	227,807,887
Eastern Savings & Loan Assoc., Norwich	139,241	779,970	5,049,719	787,432	391,900	651,824	58,656,223
Family Sav. & Loan Assoc., New Haven	137,093	632,478	2,949,773	598,289	557,800	719,649	71,207,222
First New London Savings & Loan Assoc.	.....	221,584	1,040,111	67,162	98,400	119,472	13,154,408
Home Sav. & Loan Assoc., Bridgeport	69,333	444,912	7,243,990	257,253	551,800	1,291,196	72,567,312
Naugatuck Valley Savings & Loan Assoc.	185,261	571,912	2,334,204	569,678	432,600	740,271	55,225,831
Permanent Sav. & Loan Assoc., Meriden	83,501	1,668,533	37,686,899	1,210,684	1,291,200	3,108,270	123,764,213
Savings & Loan Assoc. of Southington	127,886	161,902	2,871,232	550,309	277,800	427,137	36,773,162
Shelton Savings & Loan Assoc.	306,388	1,000,171	7,240,199	607,201	326,700	1,080,773	54,947,427
Windsor Locks Savings & Loan	177,605	164,574	3,759,275	95,014	169,900	190,343	21,320,940
Total	**7,278,934**	**10,875,172**	**92,882,852**	**8,669,491**	**8,346,700**	**26,291,933**	**924,666,017**
(Stock Chartered)							
American Bank of Connecticut, Waterbury	371,468	3,277,241	41,074,658	3,027,994	868,100	2,198,863	164,088,593
Farmington Valley Sav. & Loan Assoc.	37,328	1,031,441	3,508,561	476,322	66,400	202,438	13,803,215
Heritage Sav. & Loan Assoc., Manchester	387,467	3,205,942	8,599,130	1,696,098	1,043,200	4,448,680	138,392,807
Security Sav. & Loan Assoc., Waterbury	.....	496,460	13,078,938	825,521	200,000	762,870	35,164,414
Total	**796,263**	**8,011,084**	**66,261,287**	**6,025,935**	**2,177,700**	**7,612,851**	**351,449,029**
Grand Total	**$8,075,197**	**$18,886,256**	**$159,144,139**	**$14,695,426**	**$10,524,400**	**$33,904,784**	**$1,276,115,046**
Percent to Total	**.63%**	**1.48%**	**12.47%**	**1.15%**	**.83%**	**2.66%**	**100.00%**

Table No. 24–STATEMENT OF LIABILITIES, DECEMBER 31, 1982

NAME OF ASSOCIATION	Non-interest earning demand accounts	Savings Accounts				Federal Home Loan Bank Advances	Other borrowed Money
		Regular	NOW	Other	Total		
(Mutual)							
Bank of Hartford, S.A.	.....	$42,435,011	$6,477,908	$96,249,326	$145,162,245	$3,900,000	$2,332,020
Cargill Bank of Connecticut, Putnam	.....	7,154,549	1,435,762	10,799,116	19,389,427	.....	.....
Connecticut Savings & Loan Assoc., Hartford	.....	3,530,765	.....	4,644,862	8,175,627	218,000	60,814
Danbury Savings & Loan Assoc.	.....	44,527,070	5,198,669	107,183,568	156,909,307	56,862,400	3,380,625
Eastern Savings & Loan Assoc., Norwich	$2,046	11,898,356	1,908,954	40,480,597	54,287,907	1,500,000	.....
Family Sav. & Loan Assoc., New Haven	408,736	15,038,824	397,139	49,400,690	64,836,653	3,992,700	113,829
First New London Savings & Loan Assoc.	.....	4,637,602	.....	7,645,823	12,283,425	38,200	.....
Home Sav. & Loan Assoc., Bridgeport	.....	13,714,082	1,442,836	46,688,263	61,845,181	7,900,000	.....
Naugatuck Valley Savings & Loan Assoc.	.....	15,192,937	1,604,641	33,917,782	50,715,360	2,150,000	.....
Permanent Sav. & Loan Assoc., Meriden	999,613	21,493,893	699,501	59,552,582	81,745,976	25,822,400	8,300,391
Savings & Loan Assoc. of Southington	.....	8,269,743	.....	25,919,970	34,189,713	500,000	109,683
Shelton Savings & Loan Assoc.	.....	16,578,720	2,372,804	31,468,925	50,420,449	2,750,000	.....
Windsor Locks Savings & Loan	152,837	3,890,632	85,160	13,690,320	17,666,112	800,000	497,262
Total	**1,563,232**	**208,362,184**	**21,623,374**	**527,641,824**	**757,627,382**	**106,433,700**	**14,794,624**
(Stock Chartered)							
American Bank of Connecticut, Waterbury	.....	30,291,534	8,310,591	91,542,603	130,144,728	10,651,000	7,942,931
Farmington Valley Sav. & Loan Assoc.	41,128	1,993,222	1,577,594	7,125,631	10,696,447	650,000	18,997
Heritage Sav. & Loan Assoc., Manchester	.....	26,169,145	5,708,688	85,194,948	117,072,781	11,830,500	3,000,695
Security Sav. & Loan Assoc., Waterbury	1,378,182	7,098,255	831,480	19,060,161	26,989,896	4,000,000	.....
Total	**1,419,310**	**65,552,156**	**16,428,353**	**202,923,343**	**284,903,852**	**27,131,500**	**10,962,623**
Grand Total	**$2,982,542**	**$273,914,340**	**$38,051,727**	**$730,565,167**	**$1,042,531,234**	**$133,565,200**	**$25,757,247**
Percent to Total	**.23%**	**21.46%**	**2.98%**	**57.25%**	**81.69%**	**10.47%**	**2.02%**

Table 24–STATEMENT OF LIABILITIES, DECEMBER 31, 1982–Concluded

NAME OF ASSOCIATION	Subordinated debentures	Accounts Payable	Advance payment for taxes and insurance		Other Liabilities	Total Liabilities
			Interest earning	Non earning		
(Mutual)						
Bank of Hartford, S.A.	.....	$86,799	$1,855,182	$296,156	$880,967	$154,513,369
Cargill Bank of Connecticut, Putnam	.....	881	74,455	.....	52,187	19,516,950
Connecticut Savings & Loan Assoc., Hartford	.....	65,210	184,378	62,858	82,974	8,849,861
Danbury Savings & Loan Assoc.	.....	399,859	862,408	86,186	1,893,533	220,394,318
Eastern Savings & Loan Assoc., Norwich	.....	228,254	118,677	86,834	405,071	56,628,789
Family Sav. & Loan Assoc., New Haven	.....	.....	678,265	103,047	77,778	70,211,008
First New London Savings & Loan Assoc.	.....	3,510	54,928	.....	9,122	12,389,185
Home Sav. & Loan Assoc., Bridgeport	.....	30,511	930,237	.....	28,790	70,734,719
Naugatuck Valley Savings & Loan Assoc.	.....	365	205,179	.....	235,344	53,306,248
Permanent Sav. & Loan Assoc., Meriden	.....	21,669	549,788	31,352	1,402,940	118,874,129
Savings & Loan Assoc. of Southington	.....	34,255	213,481	.....	197,632	35,244,764
Shelton Savings & Loan Assoc.	.....	1,137	263,285	46,880	87,481	53,569,232
Windsor Locks Savings & Loan	.....	4,262	250,339	.....	371,586	19,742,398
Total	.....	**876,712**	**6,240,602**	**713,313**	**5,725,405**	**893,974,970**
(Stock Chartered)						
American Bank of Connecticut, Waterbury	.....	89,146	1,736,769	12,359	1,150,912	151,727,845
Farmington Valley Sav. & Loan Assoc.	.....	9,365	236,382	.....	53,815	11,706,134
Heritage Sav. & Loan Assoc., Manchester	.....	60,987	204,052	8,669	407,605	132,585,289
Security Sav. & Loan Assoc., Waterbury	.....	10,158	70,395	.....	319,678	32,768,309
Total	.....	**169,656**	**2,247,598**	**21,028**	**1,932,010**	**328,787,577**
Grand Total	.....	**$1,046,368**	**$8,488,200**	**$734,341**	**$7,657,415**	**$1,222,762,547**
Percent to Total	.....	**.08%**	**.67%**	**.06%**	**.60%**	**95.82%**

Table No. 24–STATEMENT OF NET WORTH, DECEMBER 31, 1982

NAME OF ASSOCIATION	Capital Stock	Paid-in Surplus	General Reserves	Undivided profits	Net undistributed income	Total Net Worth	Total liabilities & Net Worth
(Mutual)							
Bank of Hartford, S.A.	.....	.....	$5,390,191	$(208,392)	.....	$5,181,799	$159,695,168
Cargill Bank of Connecticut, Putnam	.....	.....	709,493	110,346	.....	819,839	20,336,789
Connecticut Savings & Loan Assoc., Hartford	.....	.....	233,953	110,577	$15,044	359,574	9,209,435
Danbury Savings & Loan Assoc.	.....	.....	6,603,010	810,559	.....	7,413,569	227,807,887
Eastern Savings & Loan Assoc., Norwich	.....	.....	.....	2,027,434	.....	2,027,434	58,656,223
Family Sav. & Loan Assoc., New Haven	.....	.....	.....	996,214	.....	996,214	71,207,222
First New London Savings & Loan Assoc.	.....	.....	612,801	152,422	.....	765,223	13,154,408
Home Sav. & Loan Assoc., Bridgeport	.....	.....	1,832,593	.....	.....	1,832,593	72,567,312
Naugatuck Valley Savings & Loan Assoc.	.....	.....	1,835,110	84,473	.....	1,919,583	55,225,831
Permanent Sav. & Loan Assoc., Meriden	.....	.....	3,077,309	1,812,775	.....	4,890,084	123,764,213
Savings & Loan Assoc. of Southington	.....	.....	1,100,000	354,532	73,866	1,528,398	36,773,162
Shelton Savings & Loan Assoc.	.....	.....	1,358,470	19,725	.....	1,378,195	54,947,427
Windsor Locks Savings & Loan	.....	.....	722,633	855,909	.....	1,578,542	21,320,940
Total	.....	.....	**23,475,563**	**7,126,574**	**88,910**	**30,691,047**	**924,666,017**
(Stock Chartered)							
American Bank of Connecticut, Waterbury	$500,000	$2,559,135	4,509,855	4,791,758	.....	12,360,748	164,088,593
Farmington Valley Sav. & Loan Assoc.	1,015,905	899,177	41,250	115,178	25,571	2,097,081	13,803,215
Heritage Sav. & Loan Assoc., Manchester	300,000	1,583,084	4,119,525	(322,272)	127,181	5,807,518	138,392,807
Security Sav. & Loan Assoc., Waterbury	1,072,180	1,102,393	108,000	113,532	.....	2,396,105	35,164,414
Total	**2,888,085**	**6,143,789**	**8,778,630**	**4,698,196**	**152,752**	**22,661,452**	**351,449,029**
Grand Total	**$2,888,085**	**$6,143,789**	**$32,254,193**	**$11,824,770**	**$241,662**	**$53,352,499**	**$1,276,115,046**
Percent to Total	**.22%**	**.48%**	**2.53%**	**.93%**	**.02%**	**4.18%**	**100.00%**

Table No. 25—COMPARATIVE STATEMENT OF INCOME AND DIVIDENDS AS OF DECEMBER 31, FOR THE YEARS 1982-1981-1980

	Amounts in thousands of dollars			Amounts per $100 of average assets*		
	1982	1981	1980	1982	1981	1980
Number of Associations	17	19	19	17	19	19
Current operating income:						
Interest and discount on loans	$105,135	$101,992	$89,701	$8.11	$8.16	$7.68
Interest and dividends on securities	18,505	17,879	12,106	1.43	1.43	1.04
Other operating income	7,260	6,507	5,021	.56	.52	.43
Total current operating income	**130,900**	**126,378**	**106,828**	**10.10**	**10.11**	**9.15**
Current operating expense:						
Salaries of officers and employees	8,977	8,600	7,537	.69	.69	.65
Other operating expenses	13,857	13,334	11,480	1.07	1.07	.98
Total current operating expense	**22,834**	**21,934**	**19,017**	**1.76**	**1.76**	**1.63**
Net current operating income before taxes, interest and dividends	**108,066**	**104,444**	**87,811**	**8.34**	**8.35**	**7.52**
Dividends and interest charges	118,540	115,844	87,382	9.14	9.27	7.48
Taxes (paid or accrued)	(1,538)	(2,612)	128	(.12)	(.21)	.01
Net operating income	**(8,886)**	**(8,788)**	**301**	**(.68)**	**(.71)**	**.03**
Non-operating income	5,170	2,824	1,940	.40	.23	.17
Non-operating expense	996	1,324	528	.08	.11	.05
Net income	**(4,712)**	**(7,288)**	**1,713**	**(.36)**	**(.59)**	**.15**
Net prior period and other adjustments	48	5,094	1,956	.....	.41	.17
Change in net worth for period	**$(4,664)**	**$(2,194)**	**$3,669**	**$(.36)**	**$(.18)**	**$.32**

*Average assets based on semi-annual assets, as reported by associations.

Table No. 26–CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1982

(Amounts in thousands of dollars)	Amount	Percent
Current operating income:		
Interest on loans:		
Mortgage loans	$94,931	72.52%
Other loans	10,204	7.79
Interest and dividends on investments and deposits	18,505	14.14
Fees and charges	4,565	3.49
Other operating income	2,695	2.06
Total current operating income	**130,900**	**100.00**
Current operating expense:		
Salaries of officers and employees	8,977	6.86
Pensions and other employee benefits	2,014	1.54
Fees paid to directors	342	.26
Office occupancy expense	2,173	1.66
Furniture, fixtures, equipment and automobile expenses	2,404	1.83
Federal insurance premium	789	.60
Other operating expenses	6,135	4.69
Total current operating expenses	**22,834**	**17.44**
Net operating income before dividends and taxes	108,066	82.56
Dividends and interest charges	118,450	90.56
Taxes (paid or accrued)	(1,588)	(1.21)
Total expenses, dividends and taxes	**139,786**	**106.79**
Net operating income	**(8,886)**	**(6.79)%**
Non-operating income	5,170	
Non-operating expense	996	
Net income	**(4,712)**	
Net prior period and other adjustments	48	
Change in net worth for period	(4,664)	
Net worth December 31, 1981	***58,016**	
Net worth December 31, 1982	**$53,352**	

*adjusted

Table No. 29
THE SAVINGS BANK LIFE INSURANCE COMPANY

December 31, 1982 marked the completion of the 41st year of operations of the Connecticut system of Savings Bank Life Insurance, which at year-end consisted of 59 of the 62 mutual savings banks in this State. Of the 59 SBLI banks, 19 are Issuing Banks, so called because they have formed separate life insurance departments which issue contracts of life insurance; and 40 are agency banks acting as agents of the Issuing Banks.

Policy limits are established under Section 36-142(5)(a) of the Banking Laws. Public Act 81-345 increased the individual limit to $25,000 on January 1, 1983 and group limits to $50,000. Connecticut SBLI achieved a new high of $1,506,264,000 insurance in force December 31, 1982.

Savings banks are authorized to write Ordinary and Group policies. As of December 31, 1982 there were in force 40,217 Ordinary policies in the amount of $150,920,000 and 140,248 Group certificates in the amount of $1,355,344,000 bringing total policies and certificates in force to 180,465 in number and $1,506,264,000 in amount.

Savings banks writing life insurance are assisted by a central organization, The Savings Bank Life Insurance Company, Hartford, which by law is required to furnish actuarial and medical underwriting services to the banks and to reinsure the mortality risk of policies issued by the life insurance departments. The Company operates under a charter granted by the State of Connecticut and is duly licensed by the Insurance Commissioner of this State.

The number and amount of Ordinary policies and Group certificates in force in the 19 issuing banks as of December 31, 1982 were as follows:

V. ORDINARY AND GROUP IN FORCE – END OF DECEMBER (Amounts in Thousands)

Bank	ORDINARY No.	ORDINARY Amount**	TOTAL GROUP No.	TOTAL GROUP Amount	TOTAL No.	TOTAL Amount
American Savings Bank, New Britain	480	$ 4,494	6,009	$ 80,014	6,489	$ 84,508
BancOne of Connecticut, Bridgeport	1,626	8,166	4,022	57,013	5,648	65,179
Banking Center, Waterbury	6,163	21,234	3,595	58,527	9,758	79,761
Berlin Savings Bank, Kensington	1,368	5,715	46,903	180,814	48,271	186,529
Bristol Savings Bank	2,322	7,333	2,716	44,677	5,038	52,010
Central Bank for Savings, Meriden	153	1,302	2,493	32,568	2,646	33,870
Chelsea-Groton Savings Bank, Mystic	2,187	6,402	3,074	43,322	5,261	49,724
Connecticut Savings Bank, New Haven	7,137	23,465	4,972	79,517	12,109	102,982
Danbury Savings Bank	655	1,764	1,761	26,989	2,416	28,753
Derby Savings Bank	396	3,320	2,847	46,594	3,243	49,914
Dime Savings Bank of Wallingford	8	82	2,030	30,698	2,038	30,780
Manchester Savings Bank	1,402	5,683	3,295	52,012	4,697	57,695
Mechanics & Farmers Savings Bank of Middletown	595	3,133	5,243	57,790	5,838	60,923
New England Savings Bank, New London	295	1,981	6,777	67,708	7,072	69,689
New Haven Savings Bank	187	1,557	5,447	65,595	5,634	67,152
Norwich Savings Society	3,837	12,660	5,534	68,383	9,371	81,043
People's Savings Bank, Bridgeport	10,181	35,297	24,312	258,867	34,493	294,164
South Norwalk Savings Bank	120	1,118	3,162	42,258	3,282	43,376
State Bank for Savings, Hartford	1,105	6,214	3,926	56,987	5,031	63,201
SBLI Co.	.....	.....	2,130	5,011	2,130	5,011
Total	**40,217**	**$150,920**	**140,248**	**$1,355,344**	**180,465**	**$1,506,264**

**Ordinary insurance reflects dividend additions for Option 3 & 5 in force as of previous month.

THE SAVINGS BANK LIFE INSURANCE SYSTEM

Officers of The Savings Bank Life Insurance Company

Chairman – Norman E.W. Erickson
Vice Chairman – Robert M. Geier
President – Charles G. Katibian
Vice President – George B. Holmes
Treasurer – Alfred W. Driggs
Secretary – Lorraine S. Pfister
Medical Director – Norman J. Barker, M.D.

Directors of The Savings Bank Life Insurance Company

Richard L. Creviston, President, New England Savings Bank
James H. Doak, Jr., President, The Central Bank for Savings
Norman E.W. Erickson, President, American Savings Bank, New Britain
Robert M. Geier, President, The New Haven Savings Bank
Frank J. Godwin, Jr., President, The Liberty Bank for Savings, Middletown
William R. Johnson, President, The Savings Bank of Manchester
Edward R. Kasparek, Chairman, Mechanics & Farmers Savings Bank, Bridgeport
Edward P. Lorenson, Chairman, Bristol Savings Bank
Howard B. Treat, Jr., President, The Derby Savings Bank

Table No. 30
LICENSED MONEY FORWARDERS
(December 31, 1982)

License Number	Date Issued	Issued To	Type of Business
2	11-23-81	American Express Company American Express Plaza New York, New York 10004	Travelers Checks and Money Orders
3	11-23-81	Travelers Express Company, Inc. 5075 Wayzata Boulevard Minneapolis, Minnesota 55416	Money Orders
6	12-2-81	Republic Money Orders, Inc. Pacific & Ervay Streets Dallas, Texas 75201	Travelers Checks and Money Orders
16	12-2-81	Deak-Perera Connecticut, Inc. 80 Atlantic Street Stamford, Connecticut 06901	Money Orders
17	12-2-81	Pekao Trading Corporation 225 Park Avenue South New York, New York 10003	Money Orders
20	12-9-81	First Chicago Cheque Corporation 1275 Davis Road, P.O. Box 2013 Elgin, Illinois 60120	Travelers Checks
21	12-9-81	Citicorp 399 Park Avenue New York, New York 10043	Travelers Checks
22	1-13-82	The Chase Manhattan Corporation 1 Chase Manhattan Plaza New York, New York 10081	Travelers Checks
23	12-14-81	Thomas Cook, Inc. 11 West 42nd Street New York, New York 10036	Travelers Checks
24	6-16-82	BankAmerica Corporation 555 California Street San Francisco, California 94104	Travelers Checks
25	8-10-82	Northeast Bancorp, Inc./Union Financial Services Corp. 205 Church Street New Haven, Connecticut 06502	Travelers Checks

Table No. 33
THE CONNECTICUT DEVELOPMENT CREDIT CORPORATION

The express purpose of this corporation is to generally promote and advance the prosperity and economy of the State by encouraging new industry and rehabilitating existing industries.

The members of the corporation consist of such banks and trust companies, national banking associations, and various types of insurance companies as voluntarily make application for membership. Each member lends funds to the corporation on a pro-rated basis when called upon, subject to statutory limits, which in the case of a bank is 2% of capital and surplus. The total obligations of the corporation may at no time exceed ten times the amount of paid-in capital and surplus.

The books and affairs of the corporation are subject to an annual examination by the Department of Banking.

A statement of condition (unaudited) of the corporation as of December 31, 1982 is as follows:

Assets	
Cash	$ 23,799
Funds held in escrow	672
Loans receivable	648,343
Less-member bank direct participations	52,640
	595,703
Less-reserve for loan losses	128,273
Net loans receivable	467,430
Investments:	
Certificates of deposit	493,602
Savings accounts	1,152
	494,754
Accrued interest receivable	13,282
Property and equipment, net of accumulated depreciation of	1,142
Deferred income tax	.....
Income taxes receivable	4,625
Other assets	13,529
Total Assets	**$1,019,233**
Liabilities and Stockholders' Equity	
Notes payable to member banks	$ 266,423
Other notes payable	211,783
Escrow and other deposits	3,245
Accrued interest payable	48,923
Accrued income taxes	1,900
Other accrued expenses and accounts payable	3,957
Total Liabilities	**536,231**
Stockholders' equity:	
Capital stock, no par value–Authorized 5,000 shares; 3,238 issued and outstanding	337,150
Retained earnings	145,852
	483,002
Total Liabilities and Stockholders' Equity	**$1,019,233**

OFFICERS OF THE CORPORATION

Chairman of the Board and President	Richard M. Heminway	Connecticut National Bank
Executive Vice President and Asst. Treasurer	Joseph B. Roberts	Conn. Development Credit Corp., Meriden
Treasurer	Walter E. Mullen	American National Bank, Hamden
Secretary	Randolph K. Byers, Jr.	Nexus, Inc., Stamford
Asst. Secretary	Rose F. Gilmartin	Conn. Development Credit Corp., Meriden

Table No. 35
BANK HOLDING COMPANIES OPERATING IN CONNECTICUT

(Amounts in thousands)	Total Assets Dec. 31, 1982
CBT, CORPORATION, HARTFORD	
The Connecticut Bank and Trust Company, Hartford	$3,912,883
CITYTRUST BANCORP, INC., BRIDGEPORT	
Citytrust, Bridgeport	935,589
COLONIAL BANCORP, INC., WATERBURY	
The Colonial Bank, Waterbury	1,242,869
CONNECTICUT BANCSHARES CORPORATION, LARCHMONT, NY	
Northern Connecticut National Bank, Windsor Locks	66,565
FIRST BANCORP, INC., NEW HAVEN	
First Bank, New Haven	625,148
New Britain Bank and Trust Company	123,538
The Terryville Trust Company	30,684
FIRST CONNECTICUT BANCORP, INC., HARTFORD	
The New Britain National Bank	166,239
United Bank & Trust Company, Hartford	434,816
The Simsbury Bank and Trust Company	111,636
HARTFORD NATIONAL CORPORATION	
Connecticut National Bank, Hartford	4,839,434
The Mattatuck Bank and Trust Company, Waterbury	77,742
NORTH AMERICAN BANCORPORATION, INC., WOLCOTT	
The North American Bank & Trust Company, Stratford	64,534
NORTHEAST BANCORP, INC., STAMFORD	
Union Trust Company, Stamford	1,416,244
STATE NATIONAL BANK CORP, INC., BRIDGEPORT	
State National Bank, Bridgeport	N/A

Table No. 27–INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1982

NAME OF ASSOCIATION	CURRENT OPERATING INCOME							
	Interest on loans		Interest and dividends on investments and deposits	Fees and charges	Other operating income	Total current operating income	Non-operating income	Total income
	Mortgage loans	Other loans						
(Mutual)								
Bank of Hartford, S.A.	$11,048,028	$1,780,165	$1,931,275	$356,398	$326,108	$15,441,974	$635,766	$16,077,740
Cargill Bank of Connecticut, Putnam	1,681,430	166,028	227,086	74,528	26,064	2,175,136	48,762	2,223,898
Connecticut Savings & Loan Assoc., Hartford	738,419	57,141	198,504	79,301	6,916	1,080,281	21,106	1,101,387
Danbury Savings & Loan Assoc.	18,623,538	2,106,295	712,561	866,992	751,435	23,060,821	1,403,461	24,464,282
Eastern Savings & Loan Assoc., Norwich	4,720,141	855,161	744,127	159,465	128,551	6,607,445	28,695	6,636,140
Family Sav. & Loan Assoc., New Haven	6,489,314	396,691	541,136	115,700	253,599	7,796,440	69,271	7,865,711
First New London Savings & Loan Assoc.	1,014,197	148,825	125,674	22,526	16,143	1,327,365	5,238	1,332,603
Home Sav. & Loan Assoc., Bridgeport	6,241,064	221,561	601,239	278,983	89,918	7,432,765	29,045	7,461,810
Naugatuck Valley Savings & Loan Assoc.	4,646,148	551,413	489,913	236,260	70,594	5,994,328	39,326	6,033,654
Permanent Sav. & Loan Assoc., Meriden	6,262,942	470,616	4,259,548	400,025	314,558	11,707,689	1,062,039	12,769,728
Savings & Loan Assoc. of Southington	3,035,054	431,971	313,783	78,741	46,540	3,906,089	64,499	3,970,588
Shelton Savings & Loan Assoc.	4,310,308	296,272	908,107	342,560	130,858	5,988,105	188,144	6,176,249
Windsor Locks Savings & Loan	1,720,672	44,116	389,122	30,782	8,990	2,193,682	37,203	2,230,885
Total	**70,531,255**	**7,526,255**	**11,442,075**	**3,042,261**	**2,170,274**	**94,712,120**	**3,632,555**	**98,344,675**
(Stock Chartered)								
American Bank of Connecticut, Waterbury	11,051,624	603,071	3,753,269	793,460	268,632	16,470,056	981,346	17,451,402
Farmington Valley Sav. & Loan Assoc.	808,335	214,088	458,112	98,853	15,637	1,595,025	.....	1,595,025
Heritage Sav. & Loan Assoc., Manchester	11,504,850	1,211,168	1,147,169	593,386	206,117	14,662,690	457,329	15,120,019
Security Sav. & Loan Assoc., Waterbury	1,034,343	649,500	1,704,808	37,282	34,405	3,460,338	98,233	3,558,571
Total	**24,399,152**	**2,677,827**	**7,063,358**	**1,522,981**	**524,791**	**36,188,109**	**1,536,908**	**37,725,017**
Grand Total	**$94,930,407**	**$10,204,082**	**$18,505,433**	**$4,565,242**	**$2,695,065**	**$130,900,229**	**$5,169,463**	**$136,069,692**

Table No. 27–INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1982–Continued

NAME OF ASSOCIATION	CURRENT OPERATING EXPENSES							
	Salaries	Pensions and other employee benefits	Directors fees	Office occupancy expense	Furniture, fixtures, equipment and automobile expense	Federal insurance premium	Other operating expenses	Total current operating expense
(Mutual)								
Bank of Hartford, S.A.	$1,065,252	$251,969	$44,422	$285,259	$200,958	$113,587	$687,210	$2,648,657
Cargill Bank of Connecticut, Putnam	192,335	40,058	7,730	42,326	87,422	15,821	129,201	514,893
Connecticut Savings & Loan Assoc., Hartford	116,092	21,556	1,700	42,604	24,389	7,835	71,913	286,089
Danbury Savings & Loan Assoc.	1,520,523	341,132	37,750	292,724	462,991	134,203	956,454	3,745,777
Eastern Savings & Loan Assoc., Norwich	438,272	80,473	20,880	119,128	113,599	43,270	222,836	1,038,458
Family Sav. & Loan Assoc., New Haven	377,715	86,775	10,240	172,983	103,733	57,738	314,008	1,123,192
First New London Savings & Loan Assoc.	90,045	20,100	15,660	14,786	25,656	9,917	31,995	208,159
Home Sav. & Loan Assoc., Bridgeport	483,642	105,443	17,475	118,424	152,994	23,594	379,011	1,280,583
Naugatuck Valley Savings & Loan Assoc.	390,746	94,704	12,600	69,742	110,042	40,431	266,497	984,762
Permanent Sav. & Loan Assoc., Meriden	692,052	264,460	47,642	121,285	160,433	60,600	570,944	1,917,416
Savings & Loan Assoc. of Southington	165,291	20,815	18,750	33,834	15,098	27,300	120,656	401,744
Shelton Savings & Loan Assoc.	347,384	76,838	16,435	75,654	131,851	35,753	303,615	987,530
Windsor Locks Savings & Loan	117,195	17,484	8,040	32,179	23,137	14,583	52,973	265,591
Total	**5,996,544**	**1,421,807**	**259,324**	**1,420,928**	**1,612,303**	**584,632**	**4,107,313**	**15,402,851**
(Stock Chartered)								
American Bank of Connecticut, Waterbury	1,389,182	311,089	44,200	386,742	241,419	100,714	953,209	3,426,555
Farmington Valley Sav. & Loan Assoc.	157,224	12,132	5,100	55,556	22,864	7,146	145,286	405,308
Heritage Sav. & Loan Assoc., Manchester	1,094,520	200,534	23,825	244,579	435,369	96,468	575,950	2,671,245
Security Sav. & Loan Assoc., Waterbury	339,386	68,112	9,290	64,915	92,116	.....	354,199	928,018
Total	**2,980,312**	**591,867**	**82,415**	**751,792**	**791,768**	**204,328**	**2,028,644**	**7,431,126**
Grand Total	**$8,976,856**	**$2,013,674**	**$341,739**	**$2,172,720**	**$2,404,071**	**$788,960**	**$6,135,957**	**$22,833,977**

Table No. 27–INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1982–Concluded

NAME OF ASSOCIATION	Non operating expense	Dividend and interest charges	Income taxes	Total expenses	Net income	Net prior period and other adjustments	Change in net worth	NET WORTH	
								Dec. 31, 1981	Dec. 31, 1982
(Mutual)									
Bank of Hartford, S.A.	$73,032	$15,123,321	$(695,828)	$17,149,182	$(1,071,442)	.....	$(1,071,442)	$6,253,241	$5,181,799
Cargill Bank of Connecticut, Putnam	20,715	1,770,957	(12,144)	2,294,421	(70,523)	.....	(70,523)	890,362	819,839
Connecticut Savings & Loan Assoc., Hartford	1,279	806,580	(7,606)	1,086,342	15,045	.....	15,045	344,529	359,574
Danbury Savings & Loan Assoc.	74,569	22,211,575	(351,300)	25,680,621	(1,216,339)	$361,592	(854,747)	8,268,316	7,413,569
Eastern Savings & Loan Assoc., Norwich	11,703	5,701,953	.....	6,752,114	(115,974)	.....	(115,974)	2,143,408	2,027,434
Family Sav. & Loan Assoc., New Haven	10,702	8,042,707	(68,734)	9,107,867	(1,242,156)	.....	(1,242,156)	2,238,370	996,214
First New London Savings & Loan Assoc.	.....	1,277,068	(23,090)	1,462,137	(129,534)	.....	(129,534)	894,757	765,223
Home Sav. & Loan Assoc., Bridgeport	180	7,207,161	(263,938)	8,223,986	(762,176)	.....	(762,176)	2,594,769	1,832,593
Naugatuck Valley Savings & Loan Assoc.	46,431	5,370,581	.....	6,401,774	(368,120)	.....	(368,120)	2,287,703	1,919,583
Permanent Sav. & Loan Assoc., Meriden	406,017	10,534,473	(68,608)	12,789,298	(19,570)	.....	(19,570)	4,909,654	4,890,084
Savings & Loan Assoc. of Southington	17,274	3,582,302	4,590	4,005,910	(35,322)	.....	(35,322)	1,563,720	1,528,398
Shelton Savings & Loan Assoc.	20,631	5,075,780	8,156	6,092,097	84,152	.....	84,152	1,294,043	1,378,195
Windsor Locks Savings & Loan	25,000	2,057,449	(30,606)	2,317,434	(86,549)	.....	(86,549)	1,665,091	1,578,542
Total	**707,533**	**88,761,907**	**(1,509,108)**	**103,363,183**	**(5,018,508)**	**361,592**	**(4,656,916)**	**35,347,963**	**30,691,047**
(Stock Chartered)									
American Bank of Connecticut, Waterbury	228,272	13,134,182	(51,300)	16,737,709	713,693	(274,610)	439,083	11,921,665	12,360,748
Farmington Valley Sav. & Loan Assoc.	.....	1,105,883	692	1,511,883	83,142	(10,159)	72,983	2,024,098	2,097,081
Heritage Sav. & Loan Assoc., Manchester	45,298	13,178,759	(122,420)	15,772,882	(652,863)	(55,150)	(708,013)	6,515,531	5,807,518
Security Sav. & Loan Assoc., Waterbury	15,000	2,359,112	94,000	3,396,130	162,441	26,710	189,151	2,206,954	2,396,105
Total	**288,570**	**29,777,936**	**(79,028)**	**37,418,604**	**306,413**	**(313,209)**	**(6,796)**	**22,668,248**	**22,661,452**
Grand Total	**$996,103**	**$118,539,843**	**$(1,588,136)**	**$140,781,787**	**$(4,712,095)**	**$48,383**	**$(4,663,712)**	**$58,016,211**	**$53,352,499**

Table No. 28–ABSTRACT OF REPORTS FROM 1943-1982 (Amounts in thousands of dollars)

		Assets							Liabilities				
Year	Number of Associations	Loans on real estate	Loans on savings accounts and other loans	U.S. Government obligations[1]	Securities, including Fed. Home Loan Bank stock	Cash and due from banks	Real estate, office building and furniture and fixtures	Other assets	Total account liability	Notes Payable, including advances from Fed. Home Loan Bank	Other liabilities	Net worth	Total assets or liabilities
1943	34	27,329	211	3,629	237	989	164	140	29,329	451	187	2,734	32,702
1944	34	27,760	158	6,055	241	1,523	110	31	32,185	379	226	3,090	35,882
1945	33	27,991	133	9,528	254	1,600	106	35	35,576	420	271	3,381	39,649
1946	33	32,691	173	10,407	272	1,313	95	65	39,426	1,284	578	3,729	45,019
1947	32	39,407	222	8,646	312	1,310	97	78	43,484	1,576	882	4,131	50,074
1948	32	47,405	331	6,250	449	1,608	97	139	47,966	2,211	1,515	4,588	56,282
1949	31	51,996	361	5,385	514	1,942	95	165	52,934	1,263	1,179	5,083	60,461
1950	31	57,998	443	5,576	854	2,084	163	136	57,967	2,075	1,560	5,653	67,257
1951	31	66,795	559	6,271	1,303	3,602	406	193	68,692	2,291	1,992	6,154	79,127
1952	31	77,500	677	6,601	1,531	3,625	563	224	79,654	2,024	2,167	6,876	90,721
1953	30	88,875	885	7,234	1,641	4,379	614	205	91,813	1,886	2,453	7,681	103,833
1954	30	101,064	1,035	7,245	1,771	4,953	1,148	222	104,437	1,784	2,581	8,636	117,438
1955	30	116,170	1,578	8,203	2,155	6,047	1,438	283	119,952	2,672	3,606	9,644	135,874
1956	30	129,153	1,751	9,377	2,519	5,106	1,620	313	132,460	2,988	3,637	10,754	149,839
1957	28	129,418	1,964	9,546	3,121	5,451	1,518	288	135,567	1,865	2,581	11,293	151,306
1958	27	139,720	2,234	10,563	4,233	6,147	1,923	165	148,442	1,198	3,069	12,276	164,985
1959	25	151,175	2,777	11,395	4,187	4,878	1,854	204	156,825	2,936	3,387	13,322	176,470
1960	23	159,592	3,029	10,093	4,094	5,699	1,895	192	164,572	2,366	3,385	14,271	184,594
1961	22	173,273	3,081	10,732	5,044	7,314	1,999	221	179,840	3,055	3,592	15,177	201,664
1962	22	189,122	3,122	11,009	6,307	9,394	2,657	524	199,030	2,567	4,319	16,219	222,135
1963	22	213,724	3,596	14,758	6,037	7,675	2,891	1,000	218,046	9,011	5,414	17,210	249,681
1964	20	238,684	3,906	14,517	6,358	7,370	3,088	2,765	235,265	17,532	5,757	18,314	276,688
1965	20	260,098	4,515	16,075	6,410	7,038	3,230	3,007	258,440	16,378	6,224	19,431	300,473
1966	20	269,206	5,287	18,290	6,902	6,273	3,328	2,946	275,026	10,987	5,724	20,495	312,232
1967	20	280,164	6,082	19,221	7,320	8,378	3,557	3,099	289,300	9,190	7,719	21,612	327,821
1968	21	300,489	6,958	20,869	7,242	7,030	3,852	3,883	304,451	13,935	9,125	22,812	350,323
1969	19	323,405	7 769	18,194	8,177	6,193	3,862	6,658	318,873	20,566	10,626	24,193	374,258
1970	17	348,555	8,495	18,710	9,417	11,184	4,001	5,455	340,658	26,167	13,491	25,501	405,817
1971	17	399,835	10,941	24,797	13,854	10,394	4,338	8,388	395,934	32,685	16,345	27,583	472,547
1972	17	470,798	14,377	24,927	19,177	8,288	4,741	11,802	464,584	39,973	19,234	30,319	554,110
1973	17	533,823	17,914	23,407	22,829	10,385	5,404	19,288	507,454	67,843	24,393	33,360	633,050
1974	17	572,651	21,198	18,930	28,465	11,171	6,388	24,121	538,074	86,094	22,417	36,339	682,924
1975	17	614,889	32,746	.....[1]	62,371	9,068	7,511	24,474	614,320	71,508	26,069	39,162	751,059
1976	17	667,462	44,272	.....	73,843	9,067	8,902	20,003	694,584	57,822	28,841	42,302	823,549
1977	17	740,979	57,979	.....	89,328	8,700	14,768	16,036	783,597	63,132	34,465	46,596	927,790
1978	17	815,538	72,635	.....	97,412	11,720	15,470	18,031	862,271	81,113	35,178	52,244	1,030,806
1979	18	913,430	56,274	.....	97,887	12,817	17,639	19,914	926,994	98,366	32,971	59,630	1,117,961
1980	19	947,455	66,318	.....	123,129	11,029	23,179	22,226	1,012,829	92,715	24,493	63,299	1,193,336
1981	19	981,835	72,014	.....	135,643	27,118	19,700	28,191	1,081,256	98,129	24,011	61,105	1,264,501
1982	17	958,639	72,246	.....	173,840	18,886	18,599	33,905	1,045,515	159,322	17,926	53,352	1,276,115

[1]Included with Securities, including Federal Home Loan Bank Stock.

COMPARATIVE REPORT OF CONDITION
Table No. 36–CONSOLIDATED BALANCE SHEET FOR CREDIT UNIONS DECEMBER 31, 1982 AND DECEMBER 31, 1981

(Amount in thousands of dollars)

ASSETS	Dec. 31, 1982 153 Credit Unions	Dec. 31, 1981 161 Credit Unions*	Increase or (Decrease)
Loans to members, gross	$183,170	$182,660	$510
Less Allowance for Loan Losses	(2,383)	(2,160)	223
Loans to members, net	180,787	180,500	287
Cash on hand and in checking accounts	6,401	6,389	12
Deposits in savings banks and savings and loan associations	2,089	3,122	(1,033)
Common trust and U.S. Government obligations	10,273	8,043	2,230
Other investments	4,380	6,814	(2,434)
Constitution State Corporate Credit Union, Inc.	51,650	25,875	25,775
Office building, furniture and equipment	3,869	3,318	551
Other assets	5,363	3,741	1,622
Total Assets	**$264,812**	**$237,802**	**$27,010**
LIABILITIES AND EQUITY			
Due shareholders	$239,435	$211,297	$28,138
Notes payable	2,310	3,471	(1,161)
Other liabilities	4,497	6,889	(2,392)
Equity:			
Other reserves	4,130	2,963	1,167
Reserve for Losses	8,840	8,497	343
Undivided Earnings	5,600	4,685	915
Total Liabilities and Equity	**$264,812****	**$237,802*****	**$27,010**

*Adjusted to exclude Perkin-Elmer Employees Credit Union, Inc. which converted to federal charter on June 16, 1982. Assets and liabilities of this credit union were $11,509,801.67 on December 31, 1981.
**Adjusted to exclude Constitution State Corporate Credit Union, Inc. with assets and liabilities of $222,565.
***Adjusted to exclude Constitution State Corporate Credit Union, Inc. with assets and liabilities of $118,816.

Eagle Mutual Benefit Assoc., Hartford	241,127.85	.....	.....	18,780.93	.....	378.83	.....	260,287.61	122	549
East Haven Municipal Emp. Credit Union, Inc., East Haven	263,697.81	2,480.00	.....	197.81	.....	21,064.58	14,982.88	302,423.08	202	397
Edgcomb-Milford Emp. Credit Union, Inc., Milford	15,401.53	.....	.....	.....	.....	4,456.00	1,784.79	21,642.32	30	54
Enbic Co. Emp. Credit Union, Inc., Simsbury	239,631.13	.....	6,049.65	50.42	.....	9,570.69	978.91	256,280.80	137	398
First Connecticut Credit Union, Inc., Wallingford	4,826,700.87	31,289.66	.....	29,942.23	45,000.00	91,221.12	58,263.25	5,082,417.13	2,285	9,491
Fluids Control Division Emp. Credit Union, Inc., Hamden	211,944.94	4,500.00	2,200.00	2,352.33	.....	13,248.95	26,376.76	260,622.98	78	210
Food Distributors Emp. Credit Union, Inc., Cheshire	116,540.31	.....	.....	433.65	.....	25.00	76.27	117,075.23	99	209
Fort Trumbull Credit Union, Inc., New London	6,253,756.54	10,000.00	797.50	5,969.46	6,147.72	222,863.26	102,070.79	6,601,605.27	1,600	3,266
G. & D. Emp. Credit Union, Inc., Kensington	104,240.49	.....	3,139.43	87.34	.....	3,772.02	7,440.97	118,680.25	41	93
H-K Associates Credit Union, Inc., Elmwood	339,603.50	.....	9,511.74	173.00	.....	14,813.84	57,724.96	421,827.04	153	240
H.S.R. Credit Union, Inc., New Haven	2,273,255.69	11,151.80	53,418.83	6,031.48	.....	107,044.98	128,797.70	2,579,700.48	693	1,774
Hale Manufacturing Co. Emp. Credit Union, Inc., Ballouville	131,538.99	.....	2,023.89	672.66	.....	1,705.59	245.98	136,187.11	139	525
Hartford Courant Emp. Credit Union, Inc., Hartford	1,827,853.28	.....	33,059.37	646.23	16,197.64	92,885.51	235,665.05	2,206,307.08	494	1,302
Hartford Hospital Emp. Credit Union, Inc., Hartford	7,023,978.78	.....	16,867.09	77,620.34	76,500.00	218,708.38	91,976.97	7,505,651.56	3,710	6,624
Hartford Postal Emp. Credit Union, Inc., Hartford	3,357,619.82	.....	13,359.84	14,115.05	60,000.00	169,043.73	137,861.72	3,747,000.16	1,205	2,432
Heim Emp. Credit Union, Inc., Fairfield	185,505.17	.....	.....	.....	.....	7,579.84	10,399.08	203,484.09	75	378
Heli-Coil Emp. Credit Union, Inc., Danbury	390,167.17	.....	10,774.31	.....	38,000.00	34,000.00	10,413.37	483,354.85	190	492
Heublein Emp. Credit Union, Inc., Hartford	1,134,177.31	.....	40,000.00	27,156.74	.....	41,478.11	31,917.74	1,274,729.90	539	1,330
Hi-G Emp. Credit Union, Inc., Windsor Locks	151,721.24	.....	5,000.00	836.42	400.00	11,696.73	6,853.51	176,507.90	214	551
Hitchcock Chair Emp. Credit Union, Inc., New Hartford	108,950.19	.....	4,503.69	561.82	.....	7,853.07	1,755.73	123,624.50	93	206
Jacobs Rubber Emp. Credit Union, Inc., Dayville	147,619.23	.....	3,216.90	209.80	.....	11,117.88	13,494.66	175,658.47	82	202
Jenkins Bros. Emp. Credit Union, Inc., Bridgeport	341,063.43	24,500.00	.....	17.55	.....	13,663.19	2,437.14	381,681.31	121	375
Jewish National Workers Mutual Benefit Assoc., West Hartford	119,625.00	.....	6,634.27	10,065.00	.....	18,429.31	13,573.21	168,326.79	59	135
Jordan Mutual Benefit Assoc., West Hartford	660,967.00	.....	35,360.18	59,286.96	.....	695.92	11,290.97	767,601.03	225	534
Kaman Emp. Credit Union, Inc., Bloomfield	3,354,146.95	.....	58,461.57	1,720.77	132,848.00	177,293.33	102,450.51	3,826,860.13	1,001	2,277
Keney Mutual Benefit Assoc., Windsor	69,442.26	.....	3,984.50	7,027.37	.....	18,089.66	9,977.48	108,521.27	64	176
Kief Protective Mutual Benefit Assoc., West Hartford	1,479,571.09	.....	94,381.85	71,966.54	.....	141,462.26	90,947.43	1,878,329.17	316	805
Kimberly-Clark Emp. Credit Union, Inc., New Milford	655,846.00	.....	7,984.25	2,382.35	.....	74,078.52	122,211.61	862,302.73	329	1,078
Lewis Engineering Emp. Credit Union, Inc., Naugatuck	122,723.79	.....	2,993.36	116.28	2,300.00	4,857.87	3,663.40	136,654.70	86	199
Loctite Emp. Credit Union, Inc., Newington	453,745.33	.....	7,153.30	1,417.65	2,000.00	5,139.00	8,812.74	478,268.02	192	403
M.S.T. Emp. Credit Union, Inc., Bridgeport	299,803.07	.....	8,686.99	.....	.....	10,370.16	26,309.58	345,169.80	189	437
Machine, Tool & Foundry Credit Union, Inc., Bridgeport	198,524.18	10,080.00	4,393.03	937.74	.....	1,938.54	929.08	216,802.57	187	382
Manchester Memorial Hospital Credit Union, Inc., Manchester	1,567,779.24	64,200.00	.....	7,505.82	.....	66,721.43	60,665.36	1,766,871.85	718	1,616
Marlin Emp. Credit Union, Inc., North Haven	912,649.84	.....	20,343.06	3,030.88	.....	33,532.14	6,779.90	976,335.82	378	799
Marlin-Rockwell Emp. Credit Union, Inc., Plainville	2,141,787.96	111,000.00	41,723.75	4,300.64	126,063.04	127,855.12	24,854.70	2,577,585.21	623	1,526
Metropolitan District Emp. Credit Union, Inc., Hartford	2,337,295.54	21,894.77	47,213.14	3,770.62	74,875.23	256,399.65	19,761.30	2,761,210.25	624	1,806
Miles Emp. Credit Union, Inc., West Haven	239,918.48	36,914.08	2,618.82	1,517.46	.....	1,981.57	20,446.82	303,397.23	230	707
Milford Mutual Benefit Assoc., West Hartford	62,366.62	.....	4,246.69	14,166.14	.....	10,410.00	5,926.23	97,115.68	29	102
Milford Rivet Emp. Credit Union, Inc., Milford	222,797.57	.....	3,848.08	294.49	.....	5,845.90	22,028.07	254,814.11	127	269
Mossberg & Sons Emp. Credit Union, Inc., North Haven	337,134.20	.....	9,482.80	1,006.42	15,782.80	11,544.50	19,461.55	394,412.27	115	255
N.B. Memorial Hospital Emp. Credit Union, Inc., New Britain	102,307.00	.....	2,806.37	226.42	.....	6,072.58	4,574.14	115,986.51	61	191
NCSS Emp. Credit Union, Inc., Wilton	422,323.16	.....	.....	.....	79,775.00	10,400.00	5,083.56	517,581.72	47	444
Nestle Emp. Credit Union, Inc., New Milford	28,125.87	.....	.....	333.73	.....	893.78	2,138.62	31,492.00	49	100
New Britain General Hospital Emp. Credit Union, Inc., New Britain	3,479,078.45	293,000.00	5,744.88	3,905.94	55,000.00	123,059.25	62,682.89	4,022,471.41	1,280	3,222
New Britain Municipal Emp. Credit Union, Inc., New Britain	680,830.81	.....	20,000.00	.....	50,000.00	68,371.94	98,095.71	917,298.46	349	722
New Haven Firefighters Credit Union, Inc., New Haven	1,398,292.52	.....	69,137.01	50.00	5,000.00	137,646.43	145,855.07	1,755,981.03	369	861
New Haven Gas Co. Emp. Credit Union, Inc., New Haven	725,417.65	.....	2,884.23	1,827.23	42,618.38	48,127.86	11,773.14	832,448.49	235	653
New Haven Newspapers Emp. Credit Union, Inc., New Haven	1,211,535.49	.....	19,724.39	6,030.22	.....	76,519.05	53,276.31	1,367,087.46	518	929
New Haven Water Co. Emp. Credit Union, Inc., New Haven	497,111.54	21,000.00	6,334.71	455.02	9,617.07	51,031.67	69,461.69	655,011.70	186	442
New London Municipal Emp. Credit Union, Inc., New London	694,340.29	20,640.52	.....	.....	.....	45,815.54	69,451.02	830,247.37	323	514

Table No. 38–STATEMENT OF ASSETS, DECEMBER 31, 1982

CREDIT UNION NAME	Loans to members gross	Less allowance for loan losses	Loans net to members	Cash on hand and in banks	United States Government obligations	Other investments	Constitution State Corp. Credit Unions, Inc.	Office building furniture and fixtures	Other assets	Total assets
Acme Emp. Credit Union, Inc., Dayville	$370,341.74	$(1,779.06)	$368,562.68	$13,625.40	$3,121.95	.....	$51,592.70	$493.71	$1,096.74	$438,493.18
Allison Emp. Credit Union, Inc., Shelton	100,900.46	(2,809.16)	98,091.30	6,553.68	1,783.02	.....	130,704.80	.....	2,311.24	239,444.04
American Mutual Credit Union, Inc., West Hartford	115,375.54	(3,367.40)	112,008.14	980.15	.....	.....	.....	.....	.....	112,988.29
American Standard Emp. Credit Union, Inc., Wauregan	259,450.74	(8,062.57)	251,388.17	54,675.79	.....	.....	.....	54.00	.....	306,117.96
Amatar Corporation Emp. Credit Union, Inc., Versailles	267,215.37	(405.80)	266,809.57	1,733.48	.....	324.58	43,842.01	.....	17.00	312,726.64
B.M.G. Emp. Credit Union, Inc., Bridgeport	446,409.35	(22,595.23)	423,814.12	31,993.99	858.31	.....	153,736.81	361.70	6,989.67	617,754.60
Backus Hospital Emp. Credit Union, Inc., Norwich	387,006.49	(4,124.88)	382,881.61	61,560.47	.....	.....	266,740.91	1,212.02	8,950.51	721,345.52
Barden Emp. Credit Union, Inc., Danbury	1,174,375.23	(14,618.94)	1,159,756.29	138,482.64	1,179,540.85	5,000.00	.....	1,504.18	41,736.46	2,526,020.42
Bearing Workers Credit Union, Inc., New Britain	872,081.48	(13,142.30)	858,939.18	38,731.76	.....	76,670.68	271,939.33	7,628.50	15,808.28	1,269,717.73
Beaver Brook Industrial Credit Union, Inc., Danbury	224,941.96	(3,192.05)	221,749.91	23,024.03	.....	.....	48,796.56	1,496.35	2,484.00	297,550.85
Berger Townsend West Credit Union, Inc., Orange	501,895.95	(3,081.02)	498,814.93	17,014.83	317.76	100,005.00	9,554.26	74.95	328.79	626,110.52
Berol Corporation Emp. Credit Union, Inc., Danbury	530,833.94	(7,861.33)	522,972.61	27,369.23	33,503.13	.....	27,496.10	3.00	459.00	611,803.07
Bethel Stamford Credit Union, Inc., Stamford	806.80	.....	806.80	2,097.00	.....	700.00	13,061.95	.....	105.80	16,771.55
Bic Pen Emp. Credit Union, Inc., Devon	730,273.28	(2,716.33)	727,556.95	106,462.17	.....	.....	112,631.99	3,057.45	8,809.92	958,518.48
Bigelow Emp. Credit Union, Inc., New Haven	4,977.46	(250.54)	4,726.92	2,347.96	.....	.....	3,257.21	248.11	.....	10,580.20
Brand-Rex Emp. Credit Union, Inc., Willimantic	337,071.52	(3,126.99)	333,944.53	25,269.66	.....	215.84	57,071.74	.....	3,186.44	419,688.21
Branford Credit Union, Inc., Branford	666,570.71	(9,102.36)	657,468.35	43,585.82	613.61	.....	314,461.98	.....	9,469.53	1,025,599.29
Bridgeport Cloak Makers' Local 141 Credit Union, Inc., Bridgeport	46,440.48	(2,473.83)	43,966.65	3,199.14	14,002.73	.....	.....	61.83	.....	61,230.35
Bridgeport Cornwall & Patterson Co. Credit Union, Inc., Bridgeport	59,926.24	(638.49)	59,287.75	5,485.30	89,850.80	.....	5,156.48	5.00	378.00	160,163.33
Bridgeport Machines Credit Union, Inc., Bridgeport	480,880.30	(24,763.32)	456,116.98	25,148.05	1,167.64	.....	156,308.74	682.37	9,503.74	648,927.52
Bunker Ramo RF Division Emp. Cr. Union, Inc., Danbury	651,138.24	(7,229.48)	643,908.76	1,105.65	71,074.54	.....	.....	3.00	590.74	716,682.69
C.H.H. Credit Union, Inc., Torrington	479,717.11	(3,122.62)	476,594.49	1,635.22	.....	.....	191,626.869	837.86	9,265.15	679,959.41
C.W.V. Post 1466 Credit Union, Inc., Bridgeport	2,046.00	(75.00)	1,971.00	1,282.52	11,083.50	.....	.....	2.00	144.01	14,483.03
Canberra Emp. Credit Union, Inc., Meriden	199,398.47	(1,731.61)	197,666.86	1,963.26	.....	.....	52,322.74	.....	755.49	252,708.35
Carwin Emp. Credit Union, Inc., North Haven	150,990.72	(1,320.64)	149,670.08	4,579.09	.....	.....	10,998.61	5.00	234.66	165,487.44
Central Mutual Credit Union, Inc., West Hartford	142,928.00	(810.96)	142,117.04	181.19	.....	.....	.....	.....	.....	142,298.23
Cilco Emp. Credit Union, Inc., Bridgeport	161,309.31	(2,721.78)	158,587.53	5,384.54	.....	.....	165,118.88	1.00	321.49	329,413.44
Citizens Protective Mutual Benefit Assoc., Bloomfield	239,025.20	(1,229.20)	237,796.00	66.34	.....	.....	2,582.54	.....	104.64	240,549.52
Coca-Cola of Hartford Emp. Credit Union, Inc., East Hartford	191,530.79	(3,113.33)	188,417.46	2,511.48	493.19	.....	.....	3.00	23,048.24	214,473.37
Cody Mutual Benefit Assoc., Windsor	229,804.87	(11,999.99)	217,804.88	14,798.62	.....	107,383.40	.....	115.00	.....	340,101.90
Community Credit Union, Inc., Ansonia	476,597.20	(12,265.25)	464,331.95	44,234.31	.....	24,421.02	12,775.75	950.00	4,897.17	551,610.20
Community Service Credit Union, Inc., Groton	24,323,855.32	(200,723.09)	24,123,132.23	1,996,612.35	4,560,656.61	2,861,514.12	1,755,346.74	1,055,286.51	2,222,786.88	38,575,335.44
Connecticut State Emp. Credit Union, Inc., Hartford	29,282,263.79	(400,000.00)	28,882,263.79	267,891.86	475,390.06	.....	10,316,800.00	729,339.93	778,753.79	41,450,639.43
Co-Operative Credit Union, Inc., West Hartford	87,027.00	.....	87,027.00	22,476.48	.....	.....	.....	2.00	.....	109,505.48
Cushman Chuck Emp. Credit Union, Inc., Hartford	225,856.16	(16,096.15)	209,760.01	7,057.68	.....	.....	29,166.41	1.00	3,321.08	249,306.18
D.K.H. Credit Union, Inc., Putnam	335,772.76	(4,499.87)	331,272.89	8,029.28	.....	.....	166,211.18	497.14	4,056.82	510,067.31
D-O Credit Union, Inc., Stamford	157,337.78	(500.10)	156,837.68	66.14	281.46	.....	113,273.71	2.00	4,224.60	274,685.39
Dairy Industry Credit Union, Inc., North Haven	235,097.61	(6,253.67)	228,843.94	3,520.84	.....	.....	122,005.00	17.00	2,184.23	356,571.01
Dairy Products Emp. Credit Union, Inc., Hartford	76,471.74	(2,514.34)	73,957.40	3,814.78	.....	.....	358.21	1.00	958.21	79,089.60
Danbury Cyanamid Emp. Credit Union, Inc., Danbury	1,805,186.71	(8,485.76)	1,796,700.95	41,966.58	15,416.99	203,813.95	178,572.69	1,740.74	3,664.44	2,241,876.34
Danco Emp. Credit Union, Inc., Putnam	62,575.56	(174.16)	62,401.40	4,752.97	.....	.....	33,509.73	484.21	.....	101,148.31
Davis-Standard Emp. Credit Union, Inc., Pawcatuck	206,995.62	(6,653.34)	200,342.28	16,873.26	.....	.....	90,673.50	189.93	3,859.49	311,938.46
Dunham-Bush Emp. Credit Union, Inc., Elmwood	154,475.07	(4,558.83)	149,916.24	19,745.96	168.35	1,110.87	25,389.30	2,181.00	2,667.18	201,178.90
Dutch Point Credit Union, Inc., Wethersfield	13,484,276.15	(141,072.12)	13,343,204.03	545,854.60	.....	.....	7,663,866.86	771,451.66	825,222.11	23,149,599.26
EIS Emp. Credit Union, Inc., Middletown	379,508.35	(3,481.76)	376,026.59	33,952.39	166,952.86	.....	5,520.33	360.00	4,480.24	587,292.41

Eagle Mutual Benefit Assoc., Hartford	252,365.29	.....	252,365.29	3,447.68	720.10	.....	3,748.54	6.00	.....	260,287.61
East Haven Municipal Emp. Credit Union, Inc., East Haven	275,869.73	(3,826.05)	272,043.68	6,278.50	.....	.....	23,502.65	598.25	.....	302,423.08
Edgcomb-Milford Emp. Credit Union, Inc., Milford	15,857.30	.....	15,857.30	453.62	.....	.....	4,696.48	.....	634.92	21,642.32
Enbic Co. Emp. Credit Union, Inc., Simsbury	226,598.43	(25.50)	226,572.93	21,457.56	.....	.....	5,252.83	4.00	2,993.48	256,280.80
First Connecticut Credit Union, Inc., Wallingford	4,032,867.08	(60,782.91)	3,972,084.17	20,003.80	.....	.....	975,249.11	58,891.62	56,188.43	5,082,417.13
Fluids Control Division Emp. Credit Union, Inc., Hamden	95,254.16	(1,983.02)	93,271.14	17,179.46	.....	.....	147,339.55	2.00	2,830.83	260,622.98
Food Distributors Emp. Credit Union, Inc., Cheshire	93,551.58	(3,978.50)	89,573.08	9,171.35	16,042.49	.....	139.46	307.42	1,841.43	117,075.23
Fort Trumbull Credit Union, Inc., New London	3,234,596.04	(32,628.03)	3,201,968.01	227,338.05	.....	17.18	3,028,578.64	79,457.45	64,245.94	6,601,605.27
G. & D. Emp. Credit Union, Inc., Kensington	85,473.73	(3,873.42)	81,600.31	10,083.19	25,889.50	.....	.....	1.00	1,106.25	118,680.25
H-K Associates Credit Union, Inc., Elmwood	267,982.56	(7,667.60)	260,314.96	34,456.37	.....	.....	127,050.71	5.00	.....	421,827.04
H.S.R. Credit Union, Inc., New Haven	1,259,542.32	(16,228.45)	1,243,313.87	2,989.43	.....	.....	1,265,418.19	7,373.01	60,605.98	2,579,700.48
Hale Manufacturing Co. Emp. Credit Union, Inc., Ballouville	68,436.68	.....	68,436.68	21,038.91	.....	.....	45,412.95	93.03	1,205.54	136,187.11
Hartford Courant Emp. Credit Union, Inc., Hartford	1,077,107.31	(2,121.52)	1,074,985.79	68,380.53	.....	.....	1,062,935.76	5.00	.....	2,206,307.08
Hartford Hospital Emp. Credit Union, Inc., Hartford	6,273,410.15	(81,460.31)	6,191,949.84	60,273.71	.....	.....	701,391.87	442,328.76	109,707.38	7,505,651.56
Hartford Postal Emp. Credit Union, Inc., Hartford	2,756,129.02	(11,517.75)	2,744,611.27	13,106.53	973,785.36	.....	.....	.....	15,497.00	3,747,000.16
Heim Emp. Credit Union, Inc., Fairfield	138,852.29	(3,266.85)	135,585.44	27,632.54	.....	.....	39,851.82	.....	414.29	203,484.09
Heli-Coil Emp. Credit Union, Inc., Danbury	268,464.45	(6,363.76)	262,100.69	671.10	147,575.90	69,359.20	.....	1.00	3,646.96	483,354.85
Haublein Emp. Credit Union, Inc., Hartford	1,034,269.05	(13,939.92)	1,020,329.13	14,552.62	.....	121.16	239,724.99	2.00	.....	1,274,729.90
Hi-G Emp. Credit Union, Inc., Windsor Locks	94,730.37	(3,319.90)	91,410.47	10,634.48	.....	.....	73,357.56	.....	1,105.39	176,507.90
Hitchcock Chair Emp. Credit Union, Inc., New Hartford	82,596.59	(733.42)	81,863.17	7,234.59	.....	.....	33,609.58	2.00	915.16	123,624.50
Jacobs Rubber Emp. Credit Union, Inc., Dayville	117,401.85	(2,693.14)	114,708.71	1,897.23	.....	.....	56,718.57	71.50	2,262.46	175,658.47
Jenkins Bros. Emp. Credit Union, Inc., Bridgeport	329,445.62	(1,834.49)	327,611.13	10,964.11	1,142.28	.....	581.28	34,316.82	7,065.69	381,681.31
Jewish National Workers Mutual Benefit Assoc., West Hartford	147,364.00	(1,519.00)	145,845.00	762.94	.....	1,614.85	20,100.00	.....	4.00	168,326.79
Jordan Mutual Benefit Assoc., West Hartford	787,517.21	(97,384.25)	690,132.96	7,441.33	.....	70,025.74	.....	1.00	.....	767,601.03
Kaman Emp. Credit Union, Inc., Bloomfield	2,160,335.62	(4,245.70)	2,156,089.92	139,321.07	82,872.09	270,780.00	1,175,994.35	.....	1,802.70	3,826,860.13
Keney Mutual Benefit Assoc., Windsor	79,978.51	(1,263.56)	78,714.95	9,307.22	.....	20,475.30	.....	.....	23.80	108,521.27
Kief Protective Mutual Benefit Assoc., West Hartford	1,492,258.26	(7,763.57)	1,484,494.69	10,257.16	.....	371,768.51	.....	4,761.55	7,047.26	1,878,329.17
Kimberly-Clark Emp. Credit Union, Inc., New Milford	552,287.22	(3,686.51)	548,600.71	95,463.21	.....	100,000.00	113,517.53	4,106.00	615.28	862,302.73
Lewis Engineering Emp. Credit Union, Inc., Naugatuck	87,330.34	(1,002.94)	86,327.40	419.86	44,135.18	638.75	3,905.30	24.17	1,204.04	136,654.70
Loctite Emp. Credit Union, Inc., Newington	302,894.10	(1,248.08)	301,646.02	11,399.20	.....	.....	160,053.57	22.18	5,147.05	478,268.02
M.S.T. Emp. Credit Union, Inc., Bridgeport	237,877.16	(2,870.77)	235,006.39	12,804.50	.....	.....	94,290.39	5.00	3,063.52	345,169.80
Machine, Tool & Foundry Credit Union, Inc., Bridgeport	125,070.20	(16,003.63)	109,066.57	128.64	.....	.....	103,733.01	780.91	3,093.44	216,802.57
Manchester Memorial Hospital Credit Union, Inc., Manchester	1,395,940.54	(28,249.31)	1,367,691.23	26,580.10	448.75	.....	298,914.03	660.00	72,577.74	1,766,871.85
Marlin Emp. Credit Union, Inc., North Haven	880,922.42	(9,759.70)	871,162.72	2,073.86	.....	.....	91,924.06	8.00	11,167.18	976,335.82
Martin-Rockwell Emp. Credit Union, Inc., Plainville	1,369,158.09	(27,417.17)	1,341,740.92	4,112.13	96,735.26	400,000.00	649,149.90	50,188.83	35,658.17	2,577,585.21
Metropolitan District Emp. Credit Union, Inc., Hartford	1,620,309.77	(23,074.55)	1,597,235.22	44,368.72	5,427.83	.....	1,086,086.67	9,392.79	18,699.02	2,761,210.25
Miles Emp. Credit Union, Inc., West Haven	267,487.11	(7,040.98)	260,446.13	35,722.45	1,162.35	.....	3,197.65	7.00	2,861.65	303,397.23
Milford Mutual Benefit Assoc. West Hartford	86,907.00	.....	86,907.00	4,915.04	.....	.....	5,292.64	1.00	.....	97,115.68
Milford Rivet Emp. Credit Union, Inc., Milford	178,380.38	(7,817.34)	170,563.04	20,486.43	.....	.....	60,196.80	267.60	3,300.24	254,814.11
Mossberg & Sons Emp. Credit Union, Inc., North Haven	159,515.23	(3,391.07)	156,124.16	1,068.08	.....	.....	235,692.42	522.05	1,005.56	394,412.27
N.B. Memorial Hospital Emp. Credit Union, Inc., New Britain	50,978.23	(2,691.34)	48,286.89	2,907.98	1,255.33	.....	63,110.97	425.34	.....	115,986.51
NCSS Emp. Credit Union, Inc., Wilton	101,496.78	(4,250.00)	97,246.78	(13,344.08)	.....	.....	425,695.86	.....	7,983.16	517,581.72
Nestle Emp. Credit Union, Inc., New Milford	18,754.09	(185.98)	18,568.11	1,167.35	.....	.....	11,001.83	.....	754.71	31,492.00
New Britain General Hospital Emp. Credit Union, Inc., New Britain	3,556,361.64	(13,099.61)	3,543,262.03	8,805.40	.....	.....	349,325.37	107,954.28	13,124.33	4,022,471.41
New Britain Municipal Emp. Credit Union, Inc., New Britain	660,191.54	(10,173.80)	650,017.74	64,282.35	.....	.....	196,042.36	5.00	6,951.01	917,298.46
New Haven Firefighters Credit Union, Inc., New Haven	1,176,960.17	(5,556.68)	1,171,403.49	11,267.06	325,369.78	.....	221,423.53	1,879.64	24,637.53	1,755,981.03
New Haven Gas Co. Emp. Credit Union, Inc., New Haven	655,403.17	(28,894.05)	626,509.12	8,976.93	12.89	131,038.25	57,969.90	.....	7,941.40	832,448.49
New Haven Newspapers Emp. Credit Union, Inc., New Haven	1,092,460.47	(1,316.05)	1,091,144.42	14,056.29	.....	.....	258,622.57	3,264.18	.....	1,367,087.46
New Haven Water Co. Emp. Credit Union, Inc., New Haven	632,381.41	(7,885.43)	624,495.98	5,150.29	.....	.....	206.26	20,789.95	4,369.22	655,011.70
New London Municipal Emp. Credit Union, Inc., New London	792,536.18	(28,000.00)	764,536.18	38,573.38	.....	23,721.39	1,864.42	2.00	1,550.00	830,247.37

Table No. 38–STATEMENT OF ASSETS, DECEMBER 31, 1982–Concluded

CREDIT UNION NAME	Loans to members gross	Less allowance for loan losses	Loans net to members	Cash on hand and in banks	United States Government obligations	Other investments	Construction State Corp. Credit Union, Inc.	Office building furniture and fixtures	Other assets	Total assets
Nielsen Tool & Die Emp. Credit Union, Inc., Hartford	105,068.20	(4,002.94)	101,065.26	26,883.78	.....	.....	88,500.80	74.10	.....	216,523.94
Northwest Emp. Credit Union, Inc., Torrington	169,826.07	(600.00)	169,226.07	3,004.65	.....	.....	2,802.32	1,026.50	903.73	176,963.27
Northwest Protective Association, Unionville	109,447.00	(1,090.91)	108,356.09	6,454.49	.....	.....	4,311.29	.....	.....	119,121.87
Norwalk Hospital Credit Union, Inc., Norwalk	888,519.39	(24,483.38)	864,036.01	64,428.72	.....	163.44	379,643.63	.....	9,202.19	1,317,473.99
Norwalk Municipal Emp. Credit Union, Inc., Norwalk	4,641,597.51	(83,427.21)	4,558,170.30	35,097.73	.....	.....	2,490,995.69	5,064.67	66,152.10	7,155,480.49
O.Z./Gedney Emp. Credit Union, Inc., Terryville	62,478.32	(2,200.00)	60,278.32	1,452.86	.....	.....	52,324.00	3.00	1,068.01	115,126.19
Olin Emp. of Stamford Credit Union, Inc., Stamford	729,222.13	(4,757.85)	724,464.28	14,707.86	446.32	500,005.96	2,081.96	.....	95.00	1,241,801.38
Peabody Credit Union, Inc., Stamford	105,540.31	(1,601.71)	103,938.60	23,498.18	48,191.60	.....	.....	3.00	1,601.32	177,232.70
Perm-O-Last Emp. Credit Union, Inc., Waterbury	174,574.29	(7,062.43)	167,511.86	15,347.19	.....	.....	77,116.46	447.78	2,124.14	262,547.43
Pervel Industries Emp. Credit Union, Inc., Plainfield	1,185,027.72	(1,423.76)	1,183,603.96	22,431.68	2,144.71	10,000.00	198,174.43	8,846.61	1,466.05	1,426,667.44
Pfizer Emp. Credit Union, Inc., Groton	7,220,342.47	(40,385.62)	7,179,956.85	379,534.42	.....	.....	2,615,038.77	21,407.22	69,468.96	10,265,406.22
Piterer Mutual Benefit Assoc., West Hartford	56,903.00	(1,500.00)	55,403.00	228.66	.....	.....	.....	.....	666.41	56,298.07
Pratt-Read Emp. Credit Union, Inc., Ivoryton	90,297.01	(4,391.54)	85,905.47	4,627.79	11,128.67	.....	1,199.06	6.00	366.95	103,233.94
Robertson Paper Box Emp. Credit Union, Inc., Montville	393,562.29	(9,006.44)	384,555.85	6,984.45	.....	.....	63,025.35	223.61	18,185.81	472,975.07
Royal Emp. Credit Union, Inc., Plainfield	323,535.96	(2,034.84)	321,501.12	591.39	.....	.....	193,248.46	611.00	7,048.38	523,000.35
Self Protective Mutual Benefit Assoc., Hartford	246,150.00	(9,211.00)	236,939.00	10,907.83	.....	.....	3,919.93	.....	.....	251,761.76
Seymour Manufacturing Emp. Credit Union, Inc., Seymour	426,671.97	(8,739.18)	417,932.79	13,045.45	.....	.....	33,627.90	1,848.90	4,898.32	471,353.36
Sherwood Medical Industries Credit Union, Inc., Waterbury	534,295.02	(1,520.39)	532,774.63	7,152.48	.....	.....	37,936.57	946.40	4,370.26	583,180.34
Silver Employees Credit Union, Inc., Meriden	623,990.58	(2,671.02)	621,319.56	1,961.14	.....	.....	469,724.51	.....	26,553.43	1,119,558.64
SoCoon Gas Emp. Credit Union, Inc., Bridgeport	398,312.61	(4,063.35)	394,249.26	803.61	.....	.....	179,999.23	273.68	416.73	575,742.51
Somers Brass Emp. Credit Union, Inc., Waterbury	92,503.92	(3,122.33)	89,381.59	14,600.33	.....	.....	88,965.43	.....	2,005.95	194,953.30
South End Mutual Benefit Assoc., West Hartford	843,161.00	(5,291.00)	837,870.00	28,962.66	.....	2,257.93	132,549.91	3.00	4,921.48	1,006,564.98
Stamford Hospital Emp. Credit Union, Inc., Stamford	573,894.36	(2,612.49)	571,281.87	65,392.29	.....	55,000.00	173,734.74	2,699.59	9,059.98	877,168.47
Stamford Municipal Emp. Credit Union, Inc., Stamford	4,542,818.89	(87,011.95)	4,455,806.94	183,192.80	2,020.49	.....	619,123.54	4,101.57	41,421.74	5,305,667.08
Stanadyne Emp. Credit Union, Inc., Hartford	1,725,976.97	(6,121.28)	1,719,855.69	20,034.70	.....	1,196.83	378,200.72	5,442.07	.....	2,124,730.01
Standard Paper Credit Union, Inc., Hartford	2,949.39	.....	2,949.39	485.61	.....	.....	30,915.93	.....	397.47	34,748.40
State Police Credit Union, Inc., Meriden	2,364,742.05	(12,982.01)	2,351,760.04	32,819.77	.....	100,000.00	1,068,637.41	16,959.55	4,210.00	3,574,386.77
Stonington Community Credit Union, Inc., Pawcatuck	4,312,752.31	(79,489.38)	4,233,262.93	72,109.94	.....	.....	744,534.67	82,879.45	93,511.37	5,226,298.36
Superior Electric Emp. Credit Union, Inc., Bristol	1,082,845.44	(18,435.22)	1,064,410.22	19,263.96	.....	180,608.28	271,422.96	.....	30,520.59	1,566,226.01
TCE Credit Union, Inc., Windsor	219,006.64	(917.01)	218,089.63	41,090.12	.....	.....	54,758.00	2,023.37	.....	315,961.12
Taylor & Fenn Co., Emp. Credit Union, Inc., Windsor	30,469.05	(205.27)	30,263.78	29,068.57	.....	6,000.00	.....	2.00	.....	65,334.35
Technicraft Credit Union, Inc., Thomaston	462,888.30	(20,583.52)	442,304.78	10,292.78	4,538.21	.....	104,972.54	2,815.72	552.90	565,476.93
Thermos Credit Union, Inc., Norwich	577,509.13	(17,854.90)	559,654.23	7,067.75	99.97	.....	96,667.74	1,115.78	6,559.34	671,164.81
Tormanco Emp. Credit Union, Inc., Torrington	1,277,118.26	(12,782.49)	1,264,335.77	54,074.66	27,914.82	54,539.91	597,709.78	1,916.50	43,269.43	2,043,780.87
Torrington Co. Emp. Credit Union, Inc., Torrington	5,670,251.34	(63,895.44)	5,606,355.90	37,232.56	1,278,530.76	215,000.00	1,544,849.19	8,119.85	135,888.20	8,825,976.46
Trumbull Credit Union, Inc., Trumbull	416,121.07	(10,000.00)	406,121.07	35,546.69	171,852.82	.....	.....	1.00	.....	613,521.58
Tuttle & Bailey Emp. Credit Union, Inc., New Britain	244,549.10	(7,933.00)	236,616.10	515.68	62,427.03	.....	7,786.42	265.00	5,339.58	312,949.81
U.S.A. Employees Credit Union, Inc., North Haven	29,863.24	(467.14)	29,396.10	1,244.35	.....	.....	15,197.07	.....	.....	45,837.52
U.S. Baird Emp. Credit Union, Inc., Stratford	366,719.96	(727.77)	365,992.19	7,857.18	.....	.....	224,964.23	401.60	.....	599,215.20
United Credit Union of Norwalk, Inc., Norwalk	5,037,609.98	(1,200.98)	5,036,409.00	15,958.98	.....	3,432.35	214,736.30	.....	58,428.91	5,328,965.54
United Security Mutual Benefit Assoc., West Hartord	128,455.85	(2,108.33)	126,347.52	4,056.87	.....	17,216.02	.....	1.00	2,286.72	149,908.13
United Young Men's Hebrew Mutual Benefit Assoc., Fairfield	62,862.50	(18,889.13)	43,973.37	5,308.55	.....	60,537.75	.....	4.00	1,739.57	111,563.24
Universal Wire Division Emp. Credit Union, Inc., Clinton	28,649.65	.....	28,649.65	9,320.52	.....	2,495.88	451.51	43.66	422.28	41,383.50
University of Bridgeport Credit Union, Inc., Bridgeport	184,572.57	(4,149.42)	180,423.15	3,081.88	24,193.12	39,714.16	152,974.99	.....	360.00	400,747.30
Veeder-Root Emp. Credit Union, Inc., Hartford	488,108.17	(3,272.01)	484,836.16	8,787.31	846.02	380,000.00	31,783.63	.....	15,414.80	921,669.92

Vendors Mutual Benefit Assoc., Unionville	109,346.00	(6,763.33)	102,582.67	7,172.51	.....	.....	92,719.51	.....	.....	202,474.69
Victory Loan Mutual Benefit Assoc., West Hartford	352,941.00	.....	352,941.00	24,757.95	.....	.....	.....	.....	.....	377,698.95
Viking Wire Emp. Credit Union, Inc., Danbury	192,681.61	(2,052.48)	190,629.13	48.62	.....	.....	150,614.10	.....	4,650.35	345,942.20
W.S.R. Emp. Credit Union, Inc., Fairfield	100,188.38	(1,000.00)	99,188.38	4,420.02	50,270.14	.....	.....	.....	77.70	153,956.24
Wallace Barnes Emp. Credit Union, Inc., Bristol	3,596,964.39	(59,915.38)	3,537,049.01	52,390.71	58,677.12	.....	592,719.44	217,213.94	56,758.13	4,514,808.35
Wallingford Cyanamid Emp. Credit Union, Inc., Wallingford	1,174,336.27	(40,972.54)	1,133,363.73	15,465.15	.....	.....	696,842.29	18,374.29	671.84	1,864,717.30
Walnut Mutual Benefit Assoc., Unionville	593,344.00	(15,186.02)	578,157.98	28,548.10	.....	.....	58,159.24	148.44	5.00	665,018.76
WAYS Emp. Credit Union, Inc., Oakville	73,759.75	(4,373.35)	69,386.40	23,300.18	20,312.06	.....	.....	2.00	.....	113,000.64
Wenewrock Municipal Emp. Credit Union, Inc., Wethersfield	299,709.94	(3,699.24)	296,010.70	35,055.87	.....	.....	60,575.22	1.00	.....	391,642.79
West Hartford Credit Union, Inc., Bloomfield	2,155,893.01	(70,000.00)	2,085,893.01	21,854.41	160,364.11	.....	148,530.56	2.00	43,048.03	2,459,692.12
Wharton Brook Credit Union, Inc., North Haven	418,910.88	(439.81)	418,471.07	65.72	.....	.....	75,162.09	.....	5,486.65	499,185.53
Whitney Blake Emp. Credit Union, Inc., Hamden	161,765.35	(421.53)	161,343.82	46.19	.....	.....	67,860.92	4.00	3,446.90	232,701.83
Windsor Credit Union, Inc., West Hartford	620,072.12	(11,509.14)	608,562.98	4,486.68	.....	.....	133,797.29	54,440.28	3,660.86	804,948.09
Subtotals	183,170,492.70	(2,383,338.72)	180,787,153.98	6,401,536.17	10,273,012.42	6,468,908.30	51,649,932.10	3,868,651.61	5,362,728.48	264,811,923.06
Constitution State Corp. Credit Union, Inc., Wallingford	3,382,330.67	(413,728.23)	2,968,602.44	93,281.12	6,931,926.12	208,302,369.99	.....	2,549.19	4,265,913.14	222,564,642.00
Totals	$186,552,823.37	($2,797,066.95)	$183,755,756.42	$6,494,817.29	$17,204,938.54	$214,771,278.29	$51,649,932.10	$3,871,200.80	$9,628,641.62	$487,376,565.06

Table No. 39–STATE OF LIABILITIES AND MEMBERSHIP INFORMATION, DECEMBER 31, 1982

CREDIT UNION NAME	Due shareholders	Notes payable	Dividends and/or interest refunds payable	Other liabilities	Other reserves	Reserve for losses	Undivided profits	Total liabilities and equity	Number of loans	Total number of members
Acme Emp. Credit Union, Inc., Dayville	$388,909.64	.....	$5,187.82	$1,282.64	.....	$22,214.66	$20,898.42	$438,493.18	225	585
Allison Emp. Credit Union, Inc., Shelton	205,379.68	.....	11,661.43	545.79	.....	14,278.84	7,578.30	239,444.04	90	187
American Mutual Credit Union, Inc., West Hartford	95,047.31	.....	5,042.38	5,511.75	.....	5,363.72	2,023.13	112,988.29	52	127
American Standard Emp. Credit Union, Inc., Wauregan	243,856.42	.....	.....	222.39	.....	19,828.95	42,210.20	306,117.96	163	393
Amstar Corporation Emp. Credit Union, Inc., Versailles	266,804.35	.....	7,406.13	1,430.34	.....	19,530.39	17,555.43	312,726.64	150	302
B.M.G. Emp. Credit Union, Inc., Bridgeport	583,856.13	.....	14,649.08	2,688.73	.....	10,000.00	6,560.66	617,754.60	211	475
Backus Hospital Emp. Credit Union, Inc., Norwich	655,399.65	$25,944.17	8,366.29	971.35	.....	22,642.41	8,021.65	721,345.52	303	818
Barden Emp. Credit Union, Inc., Danbury	2,190,936.54	.....	45,717.30	13,315.77	.....	113,000.00	163,050.81	2,526,020.42	573	1,279
Bearing Workers Credit Union, Inc., New Britain	1,142,077.43	.....	25,639.02	4,133.22	$60,208.46	14,077.22	23,582.38	1,269,717.73	560	1,943
Beaver Brook Industrial Credit Union, Inc., Danbury	280,716.65	.....	3,131.67	1,365.42	.....	8,312.64	4,024.47	297,550.85	224	699
Berger Townsend West Credit Union, Inc., Orange	423,539.73	145,236.39	6,091.14	2,034.19	.....	35,357.69	13,851.38	626,110.52	160	452
Berol Corporation Emp. Credit Union, Inc., Danbury	484,286.64	.....	7,196.15	5,400.70	5,000.00	32,674.24	77,245.34	611,803.07	316	611
Bethel Stamford Credit Union, Inc., Stamford	15,258.54	.....	.....	.....	.....	281.77	1,231.24	16,771.55	3	114
Bic Pen Emp. Credit Union, Inc., Devon	830,252.32	.....	13,919.41	2,474.35	.....	7,437.60	104,434.80	958,518.48	420	1,523
Bigelow Emp. Credit Union, Inc., New Haven	7,760.30	.....	.....	.....	.....	965.33	1,854.57	10,580.20	12	25
Brand-Rex Emp. Credit Union, Inc., Willimantic	384,000.61	2,684.80	4,299.46	1,686.22	.....	8,381.30	18,635.82	419,688.21	344	724
Branford Credit Union, Inc., Branford	802,550.63	97,742.20	13,442.98	11,411.06	.....	55,751.70	44,700.72	1,025,599.29	295	889
Bridgeport Cloak Makers' Local 141 Credit Union, Inc., Bridgeport	49,551.50	.....	2,455.68	18.09	.....	4,663.64	4,541.44	61,230.35	37	125
Bridgeport Cornwall & Patterson Co. Credit Union, Inc., Bridgeport	118,348.07	.....	3,056.92	43.23	11,000.00	8,918.18	18,796.93	160,163.33	59	142
Bridgeport Machines Credit Union, Inc., Bridgeport	614,632.63	.....	7,393.18	6,904.36	.....	12,630.91	7,366.44	648,927.52	383	1,077
Bunker Ramo RF Division Emp. Credit Union, Inc., Danbury	618,207.89	.....	.....	2,401.92	30,000.00	38,964.16	27,108.72	716,682.69	337	520
C.H.H. Credit Union, Inc., Torrington	594,786.02	8,000.00	9,264.42	3,062.35	10,000.00	23,198.67	31,647.95	679,959.41	279	1,210
C.W.V. Post 1466 Credit Union, Inc., Bridgeport	12,678.87	.....	.....	.....	.....	1,243.80	560.36	14,483.03	13	84
Canberra Emp. Credit Union, Inc., Meriden	237,275.13	.....	6,295.41	1,597.08	.....	6,552.82	987.91	252,708.35	195	386
Carwin Emp. Credit Union, Inc., North Haven	160,553.60	.....	1,779.88	394.93	.....	.....	2,759.03	165,487.44	104	295
Central Mutual Credit Union, Inc., West Hartford	114,633.41	.....	6,826.02	7,226.00	.....	12,606.82	1,005.98	142,298.23	41	96
Cilco Emp. Credit Union, Inc., Bridgeport	278,094.59	.....	8,638.36	3,164.62	.....	19,084.41	20,431.46	329,413.44	67	197
Citizens Protective Mutual Benefit Assoc., Bloomfield	193,149.85	5,500.00	9,898.79	22,076.98	.....	1,186.25	8,737.65	240,549.52	82	284
Coca-Cola of Hartford Emp. Credit Union, Inc., East Hartford	184,954.81	5,000.00	2,245.82	8,764.53	.....	4,133.29	9,344.92	214,473.37	100	254
Cody Mutual Benefit Assoc., Windsor	255,307.18	.....	17,734.00	34,496.27	8,593.00	18,000.00	6,365.45	340,101.90	105	290
Community Credit Union, Inc., Ansonia	481,707.09	.....	13,436.49	1,380.29	.....	47,000.00	8,086.33	551,610.20	330	762
Community Service Credit Union, Inc., Groton	38,170,618.42	.....	201,444.41	118,529.31	70,000.00	.....	14,743.30	38,575,335.44	4,733	23,678
Connecticut State Emp. Credit Union, Inc., Hartford	38,852,429.76	.....	740,330.61	28,481.31	813,415.83	1,014,889.75	1,092.17	41,450,639.43	16,330	32,969
Co-Operative Credit Union, Inc., West Hartford	77,080.00	.....	4,325.00	6,968.02	.....	11,151.75	9,980.71	109,505.48	61	93
Cushman Chuck Emp. Credit Union, Inc., Hartford	220,182.84	.....	6,391.83	725.39	.....	7,964.73	14,041.39	249,306.18	126	295
D.K.H. Credit Union, Inc., Putnam	484,597.74	.....	.....	1,417.49	.....	9,092.68	14,959.40	510,067.31	248	596
D-O Credit Union, Inc., Stamford	228,115.22	33,621.73	62.76	1,443.19	.....	8,062.69	3,380.00	274,685.59	115	381
Dairy Industry Credit Union, Inc., North Haven	323,941.99	.....	5,445.86	821.83	.....	19,915.88	6,445.45	356,571.01	83	230
Dairy Products Emp. Credit Union, Inc., Hartford	68,994.68	.....	2,818.60	74.00	.....	7,171.47	30.85	79,089.60	72	126
Danbury Cyanamid Emp. Credit Union, Inc., Danbury	1,880,838.91	.....	32,240.15	18,580.28	106,374.69	165,747.62	38,094.69	2,241,876.34	651	1,639
Danco Emp. Credit Union, Inc., Putnam	77,963.19	.....	2,449.75	43.23	.....	7,160.50	13,531.64	101,148.31	62	124
Davis-Standard Emp. Credit Union, Inc., Pawcatuck	259,790.34	.....	2,768.29	1,760.59	.....	17,938.13	29,681.11	311,938.46	129	447
Dunham-Bush Emp. Credit Union, Inc., Elmwood	157,512.06	.....	2,022.10	281.62	2,000.00	18,182.13	21,150.99	201,178.90	105	345
Dutch Point Credit Union, Inc., Wethersfield	21,603,849.48	.....	19,626.06	84,403.73	757,750.90	673,969.09	10,000.00	23,149,599.26	4,958	9,747
EIS Emp. Credit Union, Inc., Middletown	493,631.83	.....	13,466.81	1,253.05	.....	34,484.36	44,456.36	587,292.41	162	363

Table No. 40—CONSOLIDATED STATEMENT OF INCOME, EXPENSES AND DISPOSITION OF EARNINGS WITH OPERATING RATIOS, FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1982

(Amounts in thousands of dollars)	Amount	Percentage*
Gross operating income:		
Interest on loans	$24,591	77.78%
Less borrowers interest refund	(554)	(1.75%)
Interest and dividends from investments	6,811	21.54%
Other income	767	2.43%
Total gross operating income	**31,615**	**100.00%**
Operating expenses:		
Employee compensation	4,502	14.24%
Employee benefits	841	2.66%
Travel and conference	185	0.59%
Association dues	275	0.87%
Office occupancy	467	1.48%
Office operations	1,899	6.01%
Education and promotional	187	0.59%
Loan servicing and legal	153	0.48%
Professional and outside services	847	2.68%
Provision for loan losses	1,681	5.32%
Members insurance	1,499	4.74%
Operating fees	164	0.52%
Cash over and short	4	0.01%
Interest on borrowed money	383	1.21%
Annual meeting	86	0.27%
Miscellaneous operating	273	0.86%
Total operating expenses	**13,446**	**42.53%**
Net income from operations	**18,169**	**57.47%**
Non-operating gains (losses):		
Other non-operating gains (losses)	(5)	(0.02%)
Net income before dividends on deposits and transfer to reserves	**18,164**	**57.45%**
Dividends to members	16,383	51.82%
Net income after dividends	**1,781**	**5.63%**
Other additions:		
Other gains to undivided profits	497	1.57%
Other deductions:		
Transfer to statutory reserve (net)	349	1.10%
Transfer to other reserves (net)	992	3.14%
Total other deductions (net)	**844**	**2.67%**
Net change in undivided earnings	**$937**	**2.96%**
Undivided Earnings December 31, 1981	**$4,663****	.....
Undivided Earnings December 31, 1982	**$5,600**	.....

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.

*Based on total gross operating income.

**Adjusted for 3 credit unions liquidated, 5 credit unions merged and 1 credit union converted to federal charter.

Table No. 41–RESERVE AND ALLOWANCE FOR LOAN LOSSES FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1982

(Amounts in thousands of dollars)

Reserve and allowance for loan losses, December 31, 1981	**$11,181***
Additions:	
Transferred from undivided (net)	401
From provision for loan losses expense	2,095
Recoveries on loans	414
Other recoveries	544
Total additions	**3,454**
Deductions:	
Loans charged off	2,231
Other losses and deductions	128
Total deductions	**2,359**
Net gain to reserve and allowance for loan losses	**1,095**
Reserve and allowance for loan losses, December 31, 1982	**$12,276**

*Adjusted for 3 credit unions liquidated, 5 credit unions merged and 1 credit union converted to federal charter.

Table No. 42
NEW, LIQUIDATED, AND MERGED CREDIT UNIONS FOR 1982

New credit unions licensed during the 1982 calendar year . . . . . None

Credit unions liquidated during the 1982 calendar year 3

Name	Date Filed
A.T.B. Employees Credit Union, Inc.	April 19, 1982
Brailover Mutual Benefit Association	June 29, 1982
South End Hebrew Mutual Benefit Association	November 16, 1982

Credit unions merged during the 1982 calendar year 5

Name	Date Filed
Geometric Employees Credit Union, Inc. with and into Marlin-Rockwell Employees Credit Union, Inc.	February 23, 1982
Mount Sinai Hospital Employees Credit Union, Inc. with and into Hartford Hospital Employees Credit Union, Inc.	March 19, 1982
Windsor Mfg. Credit Union, Inc. with and into Wallace Barnes Employees Credit Union, Inc.	June 24, 1982
Newington Catholic Credit Union, Inc. with and into Newington VA Federal Credit Union	December 31, 1982
Sawmill Brook Industrial Credit Union, Inc. with and into UAW Local 376 Federal Credit Union	December 31, 1982

Credit unions converted to federal charter 1

Name	Date of Conversion
Perkin-Elmer Employees Credit Union, Inc.	June 16, 1982

As of December 31, 1982, five credit unions were in the process of merger.

Name
Edgcomb-Milford Employees Credit Union, Inc. with and into Bridgeport Brass Federal Credit Union
Wenewrock Municipal Employees Credit Union, Inc. with and into Capitol Region Federal Credit Union
Eagle Mutual Benefit Association with and into Windsor Credit Union, Inc.
Health Care Employees Federal Credit Union with and into New Britain General Hospital Employees Credit Union, Inc.
Nestle Employees Credit Union, Inc. (New Milford, CT) with and into Nestle Employees Federal Credit Union (Freehold, NJ)

Management of 16 credit unions voted to provide borrowing members with interest refunds at the 1982 year end.

Table No. 43a
SELECTED BALANCE SHEET ITEMS OF CREDIT UNIONS CLASSIFIED BY SIZE–DECEMBER 31, 1982
(Amounts in thousands of dollars)

ASSET SIZE	Number of Credit Unions	Total Assets	Asset Percentage Distribution	Amount of Loans Outstanding Net	Shares
Less than $50,000	8	$217	0.08%	$103	$180
50,000– 99,999	5	359	0.13%	290	285
100,000– 249,999	36	5,801	2.19%	3,949	4,959
250,000– 499,999	34	11,885	4.49%	8,521	10,207
500,000– 999,999	30	20,989	7.93%	15,442	17,764
1,000,000– 1,999,999	14	19,881	7.51%	14,080	17,095
2,000,000– 4,999,999	14	41,207	15.56%	27,617	35,196
5,000,000– 9,999,999	8	51,032	19.27%	37,256	46,427
10,000,000– 19,999,999	1	10,265	3.88%	7,180	8,695
20,000,000– 49,999,999	3	103,176	38.96%	66,349	98,627
Total	153	$264,812	100.00%	$180,787	$239,435

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.

Table No. 43b
AMOUNT DUE SHAREHOLDERS CLASSIFIED BY SIZE OF ACCOUNT AND SIZE OF CREDIT UNION–DECEMBER 31, 1982
(Amounts in thousands of dollars)

		SIZE OF ACCOUNTS DUE SHAREHOLDERS					
ASSET SIZE	Total	$2,000 or less	$2,001-$5,000	$5,001-$10,000	$10,001-$20,000	$20,001-$40,000	$40,001 or more
Total	$239,435	$72,553	$65,894	$46,867	$36,325	$13,230	$4,566
Less than $50,000	180	141	32	7	.....	.....	.....
50,000– 99,999	285	153	96	36	.....	.....	.....
100,000– 249,999	4,959	2,786	1,433	482	204	54	.....
250,000– 499,999	10,207	5,003	3,183	1,225	470	63	263
500,000– 999,999	17,764	6,963	5,948	2,927	1,422	415	89
1,000,000– 1,999,999	17,095	5,960	6,004	3,046	1,617	358	110
2,000,000– 4,999,999	35,196	9,234	11,150	7,925	5,029	1,561	297
5,000,000– 9,999,999	46,427	14,835	12,635	9,654	6,390	2,134	779
10,000,000– 19,999,999	8,695	2,995	609	2,015	2,136	767	173
20,000,000– 49,999,999	98,627	24,483	24,804	19,550	19,057	7,878	2,855

The above figures do not include Constitution State Corporate Credit Union, Inc.

Table No. 39–STATEMENT OF LIABILITIES AND MEMBERSHIP INFORMATION, DECEMBER 31, 1982–Concluded

CREDIT UNION NAME	Due shareholders	Notes payable	Dividends and/or interest refunds payable	Other liabilities	Other reserves	Reserve for losses	Undivided profits	Total liabilities and equity	Number of loans	Total number of members
Nielsen Tool & Die Emp. Credit Union, Inc., Hartford	198,972.96	.....	9,747.44	.....	.....	2,225.58	5,577.96	216,523.94	61	117
Northwest Emp. Credit Union, Inc., Torrington	171,349.54	.....	1,731.36	962.26	.....	2,066.45	853.66	176,963.27	232	870
Northwest Protective Association, Unionville	97,977.20	.....	3,777.58	8,867.49	.....	2,867.66	5,631.94	119,121.87	49	117
Norwalk Hospital Credit Union, Inc., Norwalk	1,187,965.95	.....	17,283.24	16,183.84	27,136.62	60,087.66	8,816.68	1,317,473.99	615	1,467
Norwalk Municipal Emp. Credit Union, Inc., Norwalk	6,454,858.63	.....	90,672.34	15,590.62	.....	321,539.75	272,819.15	7,155,480.49	1,284	2,755
O.Z./Gedney Emp. Credit Union, Inc., Terryville	109,088.94	.....	3,049.19	746.71	.....	1,109.57	1,131.78	115,126.19	66	224
Olin Emp. of Stamford Credit Union, Inc., Stamford	1,089,536.12	.....	25,967.65	22.61	.....	53,951.79	72,323.21	1,241,801.38	356	977
Peabody Credit Union, Inc., Stamford	157,335.14	.....	.....	35.32	.....	12,399.47	7,462.77	177,232.70	85	219
Perm-O-Last Emp. Credit Union, Inc., Waterbury	230,095.87	.....	.....	451.99	2,000.00	11,800.00	18,199.57	262,547.43	129	259
Pervel Industries Emp. Credit Union, Inc., Plainfield	1,258,900.79	16,000.00	21,907.97	3,966.10	2,000.00	97,074.48	26,818.10	1,426,667.44	674	1,396
Pfizer Emp. Credit Union, Inc., Groton	8,694,845.51	443,000.00	100,281.03	24,917.81	433,365.52	365,397.30	203,599.05	10,265,406.22	2,852	6,515
Platerer Mutual Benefit Assoc., West Hartford	45,984.00	.....	.....	1,946.43	.....	4,685.88	3,681.76	56,298.07	46	133
Pratt-Read Emp. Credit Union, Inc., Ivoryton	103,233.94	.....	.....	.....	.....	.....	.....	103,233.94	100	247
Robertson Paper Box Emp. Credit Union, Inc., Montville	333,300.81	84,994.51	7,637.20	1,042.49	.....	22,296.22	23,703.84	472,975.07	231	699
Royal Emp. Credit Union, Inc., Plainfield	449,680.77	19,553.16	5,454.80	2,149.36	3,805.00	13,799.89	28,557.37	523,000.35	208	468
Self Protective Mutual Benefit Assoc., Hartford	207,835.00	.....	11,454.41	19,079.20	.....	8,457.22	4,935.93	251,761.76	120	345
Seymour Manufacturing Emp. Credit Union, Inc., Seymour	406,415.12	.....	11,000.00	2,060.14	6,187.40	37,844.83	7,845.87	471,353.36	162	312
Sherwood Medical Industries Credit Union, Inc., Waterbury	482,526.33	18,000.00	5,847.87	.....	18,000.00	29,873.55	28,932.55	583,180.34	240	465
Silver Employees Credit Union, Inc., Meriden	1,033,506.85	31,106.75	28,407.46	2,472.81	.....	19,115.58	4,949.19	1,119,558.64	334	1,055
SoConn Gas Emp. Credit Union, Inc., Bridgeport	517,557.70	.....	7,685.86	1,285.35	312.05	30,329.43	18,572.12	575,742.51	189	411
Somers Brass Emp. Credit Union, Inc., Waterbury	156,121.23	8,586.54	3,807.42	459.60	.....	17,007.89	8,970.62	194,953.30	67	184
South End Mutual Benefit Assoc., West Hartford	861,847.69	.....	42,023.62	61,893.73	.....	36,942.10	3,857.84	1,006,564.98	303	566
Stamford Hospital Emp. Credit Union, Inc., Stamford	811,179.12	.....	11,521.95	4,138.23	.....	22,697.17	27,632.00	877,168.47	377	870
Stamford Municipal Emp. Credit Union, Inc., Stamford	4,663,634.38	.....	61,094.38	1,450.20	.....	320,323.88	259,164.24	5,305,667.08	1,103	1,786
Stanadyne Emp. Credit Union, Inc., Hartford	1,850,677.40	91,400.00	5,986.37	3,688.54	.....	80,318.24	92,659.46	2,124,730.01	880	2,516
Standard Paper Credit Union, Inc., Hartford	23,142.33	.....	.....	250.44	.....	1,058.49	10,297.14	34,748.40	2	200
State Police Credit Union, Inc., Meriden	3,073,246.06	.....	24,244.62	9,053.54	88,818.63	237,743.78	141,280.14	3,574,386.77	1,055	1,987
Stonington Community Credit Union, Inc., Pawcatuck	4,747,801.22	450,000.00	1,101.25	16,969.35	426.54	.....	10,000.00	5,226,298.36	1,726	4,224
Superior Electric Emp. Credit Union, Inc., Bristol	1,324,978.41	33,302.92	.....	464.24	25,000.00	95,485.14	86,995.30	1,566,226.01	507	1,017
TCE Credit Union, Inc., Windsor	268,252.53	16,738.71	3,567.89	456.12	.....	11,267.58	15,678.29	315,961.12	203	602
Taylor & Fenn Co. Emp Credit Union, Inc., Windsor	58,007.29	.....	1,157.85	105.10	.....	3,797.43	2,266.68	65,334.35	20	89
Technicraft Credit Union, Inc., Thomaston	488,066.70	18,500.00	6,599.09	1,170.75	.....	20,940.64	30,199.75	565,476.93	245	566
Thermos Credit Union, Inc., Norwich	602,269.34	31,000.00	.....	2,568.57	.....	8,112.04	27,214.86	671,164.81	422	854
Tormanco Emp. Credit Union, Inc., Torrington	1,655,007.62	7,489.50	51,880.79	262.30	50,000.00	87,057.31	192,083.35	2,043,780.87	454	1,383
Torrington Co. Emp. Credit Union, Inc., Torrington	7,607,244.85	.....	142,818.25	26,888.95	325,000.00	494,502.32	229,522.09	8,825,976.46	1,410	3,970
Trumbull Credit Union, Inc., Trumbull	554,277.93	.....	7,883.60	3,210.36	.....	30,105.76	18,043.93	613,521.58	284	666
Tuttle & Bailey Emp. Credit Union, Inc., New Britain	266,003.73	.....	12,645.33	596.03	.....	19,121.94	14,582.78	312,949.81	143	350
U.S.A. Employees Credit Union, Inc., North Haven	40,048.04	.....	851.06	32.87	.....	1,960.81	2,944.74	45,837.52	37	75
U.S. Baird Emp. Credit Union, Inc., Stratford	490,708.65	.....	8,198.02	18,705.48	41,352.52	39,250.53	1,000.00	599,215.20	168	325
United Credit Union of Norwalk, Inc., Norwalk	4,849,106.90	.....	25,615.47	148.49	260,000.00	113,000.00	81,094.68	5,328,965.54	1,663	2,954
United Security Mutual Benefit Assoc., West Hartford	123,204.23	.....	5,122.00	13,035.11	.....	4,874.42	3,672.37	149,908.13	56	212
United Young Men's Hebrew Mutual Benefit Assoc., Fairfield	88,910.19	.....	4,444.04	3,283.40	.....	.....	14,925.61	111,563.24	40	153
Universal Wire Division Emp. Credit Union, Inc., Clinton	37,299.68	.....	1,086.31	363.00	.....	2,629.41	5.10	41,383.50	47	92
University of Bridgeport Credit Union, Inc., Bridgeport	367,872.68	.....	4,109.43	416.47	.....	6,931.58	21,417.14	400,747.30	196	519
Veeder-Root Emp. Credit Union, Inc., Hartford	829,649.40	.....	23,605.34	1,134.12	.....	53,526.52	13,754.54	921,669.92	433	822

Vendors Mutual Benefit Assoc., Unionville	140,939.04	.....	8,698.36	12,387.75	.....	13,819.24	26,630.30	202,474.69	44	143
Victory Loan Mutual Benefit Assoc., West Hartford	255,415.00	.....	15,181.07	36,261.09	.....	35,355.00	35,486.79	377,698.95	72	231
Viking Wire Emp. Credit Union, Inc., Danbury	301,507.41	4,525.74	5,866.22	1,099.91	7,000.00	15,684.58	10,258.34	345,942.20	90	219
W.S.R. Emp. Credit Union, Inc., Fairfield	135,823.72	.....	2,461.54	.....	.....	11,383.05	4,287.93	153,956.24	31	79
Wallace Barnes Emp. Credit Union, Inc., Bristol	3,866,647.48	14,779.26	50,211.75	13,937.69	37,500.00	304,319.64	227,412.53	4,514,808.35	1,186	2,209
Wallingford Cynamid Emp. Credit Union, Inc., Wallingford	1,602,614.96	.....	24,900.00	8,875.38	40,000.00	132,717.91	55,609.05	1,864,717.30	534	870
Walnut Mutual Benefit Assoc., Unionville	467,117.05	.....	29,088.14	51,404.40	.....	55,098.77	62,310.40	665,018.76	194	389
WAYS Emp. Credit Union, Inc., Oakville	96,758.75	.....	3,530.78	120.60	.....	5,328.93	7,261.58	113,000.64	52	150
Wenewrock Municipal Emp. Credit Union, Inc., Wethersfield	363,735.40	.....	.....	.....	.....	17,853.57	10,053.82	391,642.79	216	486
West Hartford Credit Union, Inc., Bloomfield	1,912,909.65	.....	93,600.00	165,000.00	50,000.00	200,000.00	38,182.47	2,459,692.12	755	1,267
Wharton Brook Credit Union, Inc., North Haven	479,562.10	.....	11,244.30	4,933.63	.....	1,000.00	2,445.50	499,185.53	241	735
Whitney Blake Emp. Credit Union, Inc., Hamden	215,227.63	.....	2,970.72	921.02	.....	7,120.13	6,462.33	232,701.83	90	208
Windsor Credit Union, Inc., West Hartford	557,130.12	34,801.99	35,329.71	60,596.05	.....	18,196.23	98,893.99	804,948.09	199	755
Subtotals	**$239,435,384.92**	**$2,310,159.20**	**$3,067,926.00**	**$1,428,047.60**	**$4,130,372.04**	**$8,840,240.81**	**$5,599,790.49**	**$264,811,923.06**	**78,857**	**194,357**
Constitution State Corp. Credit Union, Inc., Wallingford	.....	1,446,978.52	3,658,318.60	214,969,244.88*	1,802,526.21	639,588.70	47,985.09	222,564,642.00	77	419
Totals	**$239,435,384.92**	**$3,757,137.72**	**$6,726,246.60**	**$216,397,292.48**	**$5,932,898.25**	**$9,479,829.51**	**$5,647,775.58**	**$487,376,565.06**	**78,934**	**194,776**

*Includes $214,992,890.08 in permanent and daily savings of Constitution State Corporate Credit Union, Inc.

Table No. 43
SELECTED BALANCE SHEET ITEMS OF CREDIT UNIONS CLASSIFIED BY FIELD OF MEMBERSHIP–DECEMBER 31, 1982
(Amounts in thousands of dollars)

Type	No. of Credit Unions	Accounts		Assets		Loans Outstanding, Net		Shares	
		Number	Percentage Distribution	Amount in Thousands	Percentage Distribution	Amount in Thousands	Percentage Distribution	Amount in Thousands	Percentage Distribution
Total	153	194,357	100.00%	$264,812	100.00%	$180,787	100.00%	$239,435	100.00%
Employee Associations - Total	124	148,377	76.35	204,854	77.36	139,275	77.04	183,002	76.43
Government - Local, State, Federal	13	49,730	25.59	73,672	27.82	50,412	27.88	67,408	28.15
Education	2	3,473	1.79	5,730	2.16	5,217	2.89	5,217	2.18
Hospital	10	18,388	9.46	20,097	7.59	15,020	8.31	18,180	7.59
Manufacturing	92	61,496	31.64	73,808	27.87	49,874	27.59	63,477	26.51
Newspaper	2	2,231	1.15	3,573	1.35	2,166	1.20	3,039	1.27
Public Utility	5	13,059	6.72	27,974	10.57	16,586	9.17	25,681	10.73
Other Associations - Total	28	36,489	18.77	54,876	20.72	37,540	20.76	51,606	21.55
Community	3	28,664	14.75	44,353	16.75	28,821	15.94	43,400	18.13
Mutual Benefit Associations	22	7,502	3.86	10,431	3.94	8,672	4.79	8,128	3.39
Religious	2	198	0.10	31	0.01	3	.01	28	0.01
Union	1	125	0.06	61	0.02	44	.02	50	0.02
First Connecticut Credit Union, Inc.	1	9,491	4.88	5,082	1.92	3,972	2.20	4,827	2.02

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.

Table No. 44–ABSTRACT OF REPORTS FROM 1953-1982–(Amounts in thousands of dollars)

Year	Number of Credit Unions	ASSETS						LIABILITIES					
		Number of members	Loans	Sav. bank deposits and sav. and loan accounts	Other investments, inc. U.S. Gov. obligations	Cash on hand and in banks	Other assets	Due share-holders	Notes payable to banks or others	Other liabilities	Reserves for losses	Un-divided earnings	Total assets or liabilities
1953	126	26,512	4,870	330	15	1,386	27	6,035	150	64	114	265	6,628
1954	131	29,789	5,578	427	56	2,408	47	7,735	178	92	151	360	8,516
1955	141	33,613	6,991	615	68	2,154	53	8,947	193	157	202	382	9,881
1956	150	38,751	8,729	709	231	2,670	63	11,282	140	156	284	540	12,402
1957	159	44,655	10,491	1,886	385	2,330	82	13,749	158	37	367	863	15,174
1958	162	47,638	11,857	3,075	197	1,829	84	15,417	100	302	466	757	17,042
1959	163	53,974	15,053	3,376	415	2,072	102	18,894	179	422	587	936	21,018
1960	166	58,941	17,719	3,872	299	2,775	140	22,134	296	491	745	1,139	24,805
1961	167	64,531	20,593	4,855	249	2,140	143	24,847	309	650	904	1,270	27,980
1962	169	69,695	24,292	5,629	169	2,447	232	28,816	523	876	1,136	1,418	32,769
1963	175	74,231	27,066	7,082	202	3,478	239	33,629	443	908	1,406	1,681	38,067
1964	175	82,145	30,885	9,413	79	3,282	190	38,970	463	825	1,705	1,886	43,849
1965	180	88,269	34,886	11,510	139	3,386	198	44,488	447	1,001	2,067	2,116	50,119
1966	182	94,052	39,908	12,236	763	4,048	248	50,739	574	1,024	2,465	2,401	57,203
1967	189	103,204	45,987	13,296	1,715	3,894	353	57,782	590	1,393	2,885	2,595	65,245
1968	194	113,642	54,780	12,995	3,822	3,628	387	66,747	807	1,912	3,367	2,779	75,612
1969	190	122,073	65,425	6,660	8,174	4,755	436	75,649	1,505	1,377	3,911	3,008	85,450
1970	182	130,919	76,014	4,070	11,010	5,319	439	84,302	2,274	2,181	4,687	3,408	96,852
1971	179	138,873	87,328	6,736	12,037	5,982	560	97,986	2,908	2,759	5,207	3,783	112,643
1972	171	149,546	99,022	10,087	14,151	5,129	1,083	113,714	2,713	3,108	6,036	3,901	129,472
1973	173	159,090	116,185	6,187	16,465	4,312	1,955	125,423	5,220	3,660	6,589	4,212	145,104
1974	176	170,752	127,123	3,630	18,820	5,148	2,141	134,530	7,577	3,265	7,214	4,276	156,862
1975	170	177,997	135,279	3,007	23,791	5,020	2,520	149,451	5,043	6,026	7,144	1,953	169,617
1976	173	187,377	160,444	4,461	20,807	4,890	2,620	166,181	6,643	12,077	6,102	2,219	193,222
1977	173	183,451	176,481	6,323	30,908	6,509	3,802	189,747	6,251	18,830	6,861	2,334	224,023
1978	172	191,417	199,652	3,661	54,456	4,392	6,558	198,719	27,073	32,604	7,517	2,788	268,719
1979	172	197,698	203,235	3,411	68,922	5,194	5,136	199,507	28,964	46,578	7,692	3,157	285,098
1980	162	197,930	184,119	3,344	42,613	4,511	5,932	214,756	6,646	7,443	7,749	3,925	240,519
1981	162	202,325	189,753	3,122	42,761	6,546	7,130	222,317	3,505	10,101	8,592	4,797	249,312
1982	153	194,357	180,787	2,089	66,303	6,401	9,232	239,435	2,310	8,627	8,840	5,660	264,812

Table No. 45—STATEMENT OF ASSETS, DECEMBER 31, 1982

NAME OF LICENSEE	Unsecured Small Loans		Secured Small Loans		Cash and due from banks	Furniture and equipment (net of reserve)	Organization expenses (net of reserve)	Deferred charges	Other assets	Total assets
	Number	Amount	Number	Amount						
Assoc. Finan. Services of Conn., Inc., Bristol	1,206	$1,632,570	18	$36,146	.....	.....	.....	.....	.....	$1,668,716
Assoc. Finan. Services of Conn., Inc., New Britain	652	815,219	39	25,678	.....	.....	.....	.....	$476,527	1,317,424
Assoc. Finan. Services of Conn., Inc., North Haven	1,336	1,739,278	49	73,484	.....	.....	.....	.....	135,105	1,947,867
Assoc. Finan. Services of Conn., Inc., West Haven	1,591	1,973,284	54	118,378	.....	.....	.....	.....	99,930	2,191,592
Avco Finan. Services of Conn., Inc., Bridgeport	653	742,912	2	1,862	$1,721	$1,492	.....	.....	14,588	762,575
Avco Finan. Services of Conn., Inc., Groton	490	630,570	1	1,580	1,464	560	.....	.....	61,780	695,954
Avco Finan. Services of Conn., Inc., Hartford	1,093	1,248,475	3	3,129	1,150	644	.....	$100	96,368	1,349,866
Avco Finan. Services of Conn., Inc., Milford	664	805,401	2	2,019	738	17,268	.....	.....	14,836	840,262
Avco Finan. Services of Conn., Inc., Stamford	481	580,524	1	1,455	1,150	5,488	.....	.....	203,140	791,757
Avco Finan. Services of Conn., Inc., Waterbury	1,264	1,237,746	3	3,102	1,735	658	.....	160	21,489	1,264,890
Beneficial Finance Co. of Conn., Ansonia	720	746,777	20	39,494	62	10,546	.....	.....	.....	796,879
Beneficial Finance Co. of Conn., Bridgeport	923	880,864	28	58,472	525	24,677	.....	1,365	12,197	978,100
Beneficial Finance Co. of Conn., Danbury	984	1,127,355	70	155,381	151	30,718	.....	252	1,742	1,315,599
Beneficial Finance Co. of Conn., East Hartford	410	469,507	4	8,734	214	3,914	.....	954	.....	483,323
Beneficial Finance Co. of Conn., Enfield	1,149	1,171,309	43	87,740	429	16,949		10	3,221	1,279,658
Beneficial Finance Co. of Conn., Hartford	1,014	984,869	38	85,450	750	7,142	.....	891	285,424	1,364,526
Beneficial Finance Co. of Conn., Manchester	565	515,194	13	25,938	557	2,612	.....	194	.....	544,495
Beneficial Finance Co. of Conn., Meriden	836	809,818	85	202,272	215	21,488	.....	132	.....	1,033,925
Beneficial Finance Co. of Conn., New Britain	835	872,404	89	191,780	519	6,787	.....	169	.....	1,071,659
Beneficial Finance Co. of Conn., New Haven	954	906,851	74	161,056	60	17,252	.....	280	.....	1,085,499
Beneficial Finance Co. of Conn., New London	1,409	1,582,935	55	119,817	95	17,277	.....	6,083	21,390	1,747,597
Beneficial Finance Co. of Conn., New Milford	422	484,284	15	32,673	432	5,071	.....	.....	.....	522,460
Beneficial Finance Co. of Conn., Newington	345	347,801	21	42,976	134	4,646	.....	421	.....	395,978
Beneficial Finance Co. of Conn., Norwalk	551	567,441	31	65,241	137	4,899	.....	332	.....	638,050
Beneficial Finance Co. of Conn., Norwich	763	882,636	44	88,876	86	10,010	.....	191	.....	981,799
Beneficial Finance Co. of Conn., Stamford	1,008	975,699	9	17,834	56	14,603	.....	1,385	.....	1,009,577
Beneficial Finance Co. of Conn., Stratford	593	631,852	39	87,342	93	5,185	.....	69	.....	724,541
Beneficial Finance Co. of Conn., Waterbury	1,522	1,645,957	74	176,587	338	22,987	.....	343	.....	1,846,212
Beneficial Finance Co. of Conn., West Haven	653	637,514	32	65,112	78	7380	.....	903	.....	710,987
Beneficial Finance Co. of Conn., Willimantic	564	596,447	23	65,351	777	13,225	.....	1,129	.....	676,929
Better Loan Society, Hartford	1,075	858,452	55	115,263	7,887	9,038	12,871	.....	1,016,128	2,019,639
C.I.T. Financial Services, Inc., Bloomfield	775	912,281	77	121,194	337	.....	.....	.....	58,235	1,092,047
Commercial Credit Loans, Inc., Danbury	784	1,013,873	14	34,161	.....	.....	.....	.....	889	1,048,923
Commercial Credit Loans, Inc., Hartford	457	560,621	18	63,189	.....	.....	.....	.....	1,879	625,689
Commercial Credit Loans, Inc., Waterbury	569	811,112	23	65,933	.....	.....	.....	.....	13,032	890,077

Community Finance Plan, Inc., Wethersfield	698	721,054	27	67,931	1,191	.....	.....	.....	83,683	873,859
Danbury Finance Company, Inc	55	28,322	.....	.....	32,201	93	.....	.....	600	61,216
Dial Finance Company of Conn., New Britain	1,448	1,374,826	126	273,196	2,336	4,949	.....	.....	326	1,655,633
Etna Loan Corporation, Bridgeport	228	88,814	.....	.....	12,304	1,000	.....	.....	.....	102,118
Finance One of Conn., Inc., Branford	808	1,262,090	2	11,370	631	13,983	.....	.....	926	1,289,000
Finance One of Conn., Inc., Derby	1,016	1,636,477	10	53,210	493	19,322	.....	.....	848	1,710,350
Finance One of Conn., Inc., Rockville	884	1,299,266	5	14,138	322	11,406	.....	.....	40,264	1,365,396
Finance One of Conn., Inc., Southington	1,561	2,159,856	8	34,862	736	13,624	.....	.....	1,821	2,210,899
Finance One of Conn., Inc., Stratford	2,254	3,213,382	11	43,607	731	24,919	.....	.....	192,213	3,474,852
Finance One of Conn., Inc., Winsted	531	764,362	1	4,330	566	2,664	.....	.....	154	772,076
FinanceAmerica Corporation, Waterbury	210	209,329	3	8,858	1,000	1,598	.....	.....	243,400	464,185
Financial Acceptance Corp. of Conn., Bridgeport	16	5,838	.....	.....	1,932	3,007	.....	.....	26,000	36,777
Ford Motor Credit Company, Meriden	6	7,309	119	139,452	12,667	1,492	.....	.....	.....	160,920
Friendly Finance Company, Bridgeport	312	95,088	.....	.....	423	500	.....	250	.....	96,261
Household Finance Corp., Bridgeport	774	1,104,852	102	172,365	3,872	4,971	.....	.....	673	1,286,733
Household Finance Corp., Danbury	545	647,538	130	232,768	2,071	2,958	.....	.....	450	885,785
Household Finance Corp., East Hartford	352	439,188	89	178,301	1,430	1,243	.....	.....	329	620,491
Household Finance Corp., Enfield	305	410,562	79	172,534	1,838	632	.....	.....	309	585,875
Household Finance Corp., Fairfield	210	296,909	62	122,846	2,023	1,672	.....	.....	240	423,690
Household Finance Corp., Groton	615	756,777	161	277,116	3,328	.....	.....	.....	693	1,037,914
Household Finance Corp., Hamden	329	376,525	46	80,017	2,092	5,106	.....	.....	263	464,003
Household Finance Corp., Hartford	718	929,472	153	265,469	1,008	2,999	.....	.....	666	1,199,614
Household Finance Corp., Manchester	353	482,266	72	129,926	2,791	.....	.....	.....	358	615,341
Household Finance Corp., Meriden	524	653,161	96	181,869	1,805	5,792	.....	.....	507	843,134
Household Finance Corp., Milford	458	699,528	45	95,367	1,505	3,519	.....	.....	462	800,381
Household Finance Corp., New Britain	461	602,226	80	156,109	1,139	1,184	.....	.....	401	761,059
Household Finance Corp., New Haven	704	883,863	96	167,315	2,529	799	.....	.....	573	1,055,079
Household Finance Corp., Norwalk	424	520,158	77	126,810	1,042	1,607	.....	.....	363	649,980
Household Finance Corp., Norwich	515	607,712	140	245,257	1,434	1,936	.....	.....	492	856,831
Household Finance Corp., Putnam	286	356,247	88	171,253	2,321	2,149	.....	.....	306	532,276
Household Finance Corp., Stamford	509	646,800	95	185,430	2,241	433	.....	.....	459	835,363
Household Finance Corp., Torrington	224	311,305	34	58,165	1,351	.....	.....	.....	206	371,027
Household Finance Corp., Waterbury	765	849,445	165	284,938	1,813	3,564	.....	.....	631	1,140,391
Household Finance Corp., Waterford	361	464,193	95	168,890	5,303	1,271	.....	.....	374	640,031
Household Finance Corp., West Hartford	356	481,914	47	90,933	3,032	2,735	.....	.....	345	578,959
People's Loan Company of Danielson, Inc.	870	704,915	.....	.....	205,181	7,162	.....	.....	10,040	927,298
Putnam Finance Company	2	585	.....	.....	73,446	.....	.....	.....	.....	74,031
Reliable Ind. & Comm. Corp., Waterbury	133	46,018	.....	.....	10,141	.....	.....	.....	.....	56,159
Security Pacific Finance Corp. of Conn., Ansonia	604	739,881	11	23,613	1,000	5,379	.....	.....	1,839,649	2,609,522
Security Pacific Finance Corp. of Conn., Bristol	366	455,434	20	47,946	1,000	6,222	.....	.....	779,202	1,289,804

Table No. 45–STATEMENT OF ASSETS, DECEMBER 31, 1982–Concluded

NAME OF LICENSEE	Unsecured Small Loans		Secured Small Loans		Cash and due from banks	Furniture and equipment (net of reserve)	Organization expenses (net of reserve)	Deferred charges	Other assets	Total assets
	Number	Amount	Number	Amount						
Security Pacific Finance Corp. of Conn., Elmwood.	297	$358,504	22	$54,521	$1,000	$3,176	.....	.....	$1,578,674	$1,995,875
Security Pacific Finance Corp. of Conn., Hamden .	516	533,012	30	59,566	1,000	10,677	.....	.....	805,575	1,409,830
Security Pacific Finance Corp. of Conn., Manchester	671	843,178	39	85,144	1,000	8,166	.....	.....	905,061	1,842,549
Security Pacific Finance Corp. of Conn., Middletown	344	398,095	5	11,933	1,007	4,096	.....	.....	638,924	1,054,055
SecurityPacific Finance Corp. of Conn., Waterbury	330	467,318	3	4,939	1,000	6,537	.....	.....	1,293,060	1,772,854
Totals	**53,248**	**$62,333,426**	**3,560**	**$6,946,993**	**$431,166**	**$477,058**	**$12,871**	**$15,613**	**$10,987,420**	**$81,204,547**

Table No. 46–STATEMENT OF LIABILITIES, DECEMBER 31, 1982

NAME OF LICENSEE	Accounts and notes payable	Other liabilities	Reserve for bad debts	Other reserves	Capital stock	Surplus	Net worth	Total liabilities and capital
Assoc. Finan. Services of Conn., Inc., Bristol	$912,087	.....	$50,061	.....	$25,000	$681,568	.....	$1,668,716
Assoc. Finan. Services of Conn., Inc., New Britain	1,371,459	.....	39,523	.....	.....	(93,558)	.....	1,317,424
Assoc. Finan. Services of Conn., Inc., North Haven	2,053,576	.....	58,436	.....	.....	(164,145)	.....	1,947,867
Assoc. Finan. Services of Conn., Inc., West Haven	2,406,054	$19	65,748	.....	.....	(280,229)	.....	2,191,592
Avco Finan. Services of Conn., Inc., Bridgeport	735,018	893	26,664	.....	.....	.....	.....	762,575
Avco Finan. Services of Conn., Inc., Groton	671,441	578	23,935	.....	.....	.....	.....	695,954
Avco Finan. Services of Conn., Inc., Hartford	1,467,191	750	46,309	$(337,848)	50,000	123,464	.....	1,349,866
Avco Finan. Services of Conn., Inc., Milford	810,948	1,251	28,063	.....	.....	.....	.....	840,262
Avco Finan. Services of Conn., Inc., Stamford	764,306	617	26,834	.....	.....	.....	.....	791,757
Avco Finan. Services of Conn., Inc., Waterbury	1,219,317	1,302	44,271	.....	.....	.....	.....	1,264,890
Beneficial Finance Co. of Conn., Ansonia	752,353	1,439	43,087	.....	.....	.....	.....	796,879
Beneficial Finance Co. of Conn., Bridgeport	887,602	859	89,639	.....	.....	.....	.....	978,100
Beneficial Finance Co. of Conn., Danbury	1,290,638	3,852	21,109	.....	.....	.....	.....	1,315,599
Beneficial Finance Co. of Conn., East Hartford	473,837	817	8,669	.....	.....	.....	.....	483,323
Beneficial Finance Co. of Conn., Enfield	1,238,984	895	39,779	.....	.....	.....	.....	1,279,658
Beneficial Finance Co. of Conn., Hartford	(1,432,266)	4,228	103,826	.....	100,000	2,588,738	.....	1,364,526
Beneficial Finance Co. of Conn., Manchester	507,056	803	36,636	.....	.....	.....	.....	544,495
Beneficial Finance Co. of Conn., Meriden	953,593	446	79,886	.....	.....	.....	.....	1,033,925
Beneficial Finance Co. of Conn., New Britain	974,883	930	95,846	.....	.....	.....	.....	1,071,659
Beneficial Finance Co. of Conn., New Haven	1,052,894	560	32,045	.....	.....	.....	.....	1,085,499
Beneficial Finance Co. of Conn., New London	1,624,229	3,614	119,754	.....	.....	.....	.....	1,747,597
Beneficial Finance Co. of Conn., New Milford	496,917	330	25,213	.....	.....	.....	.....	522,460
Beneficial Finance Co. of Conn., Newington	380,986	1,750	13,242	.....	.....	.....	.....	395,978
Beneficial Finance Co. of Conn., Norwalk	557,186	899	79,965	.....	.....	.....	.....	638,050
Beneficial Finance Co. of Conn., Norwich	918,581	1,016	62,202	.....	.....	.....	.....	981,799
Beneficial Finance Co. of Conn., Stamford	952,720	1,216	55,641	.....	.....	.....	.....	1,009,577
Beneficial Finance Co. of Conn., Stratford	679,029	241	45,271	.....	.....	.....	.....	724,541
Beneficial Finance Co. of Conn., Waterbury	1,729,872	3,032	113,308	.....	.....	.....	.....	1,846,212
Beneficial Finance Co. of Conn., West Haven	662,333	900	47,754	.....	.....	.....	.....	710,987
Beneficial Finance Co. of Conn., Willimantic	639,946	.....	36,983	.....	.....	.....	.....	676,929
Better Loan Society, Hartford	1,920,336	(632)	.....	10,364	35,000	54,571	.....	2,019,639
C.I.T. Financial Services, Inc., Bloomfield	1,068,739	336	22,972	.....	.....	.....	.....	1,092,047
Commercial Credit Loans, Inc., Danbury	946,797	.....	43,510	84,108	.....	(25,492)	.....	1,048,923
Commercial Credit Loans, Inc., Hartford	575,047	.....	24,463	50,051	.....	(23,872)	.....	625,689
Commercial Credit Loans, Inc., Waterbury	812,701	.....	32,599	70,383	.....	(25,606)	.....	890,077

Community Finance Plan, Inc., Wethersfield	794,048	3,065	42,669	.....	25,000	9,077	.....	873,859
Danbury Finance Company, Inc	15,062	325	.....	.....	40,500	5,329	.....	61,216
Dial Finance Company of Conn., New Britain	1,588,933	.....	44,760	.....	25,000	(3,060)	.....	1,655,633
Etna Loan Corporation, Bridgeport	209,262	30	.....	.....	5,000	(112,174)	.....	102,118
Finance One of Conn., Inc., Branford	1,405,912	2,526	50,047	.....	.....	(169,485)	.....	1,289,000
Finance One of Conn., Inc., Derby	1,595,771	3,921	66,406	.....	.....	44,252	.....	1,710,350
Finance One of Conn., Inc., Rockville	1,413,204	2,227	51,617	.....	.....	(101,652)	.....	1,365,396
Finance One of Conn., Inc., Southington	2,386,933	4,528	86,252	.....	.....	(266,814)	.....	2,210,899
Finance One of Conn., Inc., Stratford	719,148	6,294	128,000	(251,794)	75,000	2,798,204	.....	3,474,852
Finance One of Conn., Winsted	693,864	2,104	30,210	.....	.....	45,898	.....	772,076
FinanceAmerica Corporation, Waterbury	82,256	.....	15,479	17,057	200,000	149,393	.....	464,185
Financial Acceptance Corp. of Conn., Bridgeport	8,434	.....	1,556	150	25,000	1,637	.....	36,777
Ford Motor Credit Company, Meriden	156,077	.....	4,843	.....	.....	.....	.....	160,920
Friendly Finance Company, Bridgeport	104,275	.....	.....	.....	25,000	(33,014)	.....	96,261
Household Finance Corp., Bridgeport	1,286,733	.....	.....	.....	.....	.....	.....	1,286,733
Household Finance Corp., Danbury	885,785	.....	.....	.....	.....	.....	.....	885,785
Household Finance Corp., East Hartford	620,491	.....	.....	.....	.....	.....	.....	620,491
Household Finance Corp., Enfield	585,875	.....	.....	.....	.....	.....	.....	585,875
Household Finance Corp., Fairfield	423,690	.....	.....	.....	.....	.....	.....	423,690
Household Finance Corp., Groton	1,037,914	.....	.....	.....	.....	.....	.....	1,037,914
Household Finance Corp., Hamden	464,003	.....	.....	.....	.....	.....	.....	464,003
Household Finance Corp., Hartford	1,199,614	.....	.....	.....	.....	.....	.....	1,199,614
Household Finance Corp., Manchester	615,341	.....	.....	.....	.....	.....	.....	615,341
Household Finance Corp., Meriden	843,134	.....	.....	.....	.....	.....	.....	843,134
Household Finance Corp., Milford	800,381	.....	.....	.....	.....	.....	.....	800,381
Household Finance Corp., New Britain	761,059	.....	.....	.....	.....	.....	.....	761,059
Household Finance Corp., New Haven	1,055,079	.....	.....	.....	.....	.....	.....	1,055,079
Household Finance Corp., Norwalk	649,980	.....	.....	.....	.....	.....	.....	649,980
Household Finance Corp., Norwich	856,831	.....	.....	.....	.....	.....	.....	856,831
Household Finance Corp., Putnam	532,276	.....	.....	.....	.....	.....	.....	532,276
Household Finance Corp., Stamford	835,363	.....	.....	.....	.....	.....	.....	835,363
Household Finance Corp., Torrington	371,027	.....	.....	.....	.....	.....	.....	371,027
Household Finance Corp., Waterbury	1,140,391	.....	.....	.....	.....	.....	.....	1,140,391
Household Finance Corp., Waterford	640,031	.....	.....	.....	.....	.....	.....	640,031
Household Finance Corp., West Hartford	578,959	.....	.....	.....	.....	.....	.....	578,959
People's Loan Company of Danielson, Inc.	99,000	3,716	.....	4,371	42,875	777,336	.....	927,298
Putnam Finance Company	.....	.....	.....	.....	.....	.....	$74,031	74,031
Reliable Ind. & Comm. Corp., Waterbury	29,100	580	.....	.....	49,600	(23,121)	.....	56,159
Security Pacific Finance Corp. of Conn., Ansonia	2,486,036	2	91,214	888	.....	31,382	.....	2,609,522
Security Pacific Finance Corp. of Conn., Bristol	1,286,490	14	49,044	1,158	.....	(46,902)	.....	1,289,804

Table No. 47–ANALYSIS OF SMALL LOANS MADE BY SIZE AND SECURITY

	Number	Amount	Number	Percent	Amount	Percent
Unsecured loans made:						
$ .00 to $ 600	2,535	$1,080,988				
$ 600.01 to $1,200	10,430	10,039,281				
$1,200.01 to $1,800	10,148	15,914,133				
$1,800.01 to $3,000	8,012	18,582,157				
$3,000.01 to $4,000	1,332	4,305,242				
$4,000.01 to $5,000	194	901,046				
Total			32,651	96.5%	$50,822,847	94.0%
Loans made secured by real estate:						
$1,800.01 to $3,000	81	194,314				
$3,000.01 to $4,000	94	337,806				
$4,000.01 to $5,000	104	481,195				
Total			279	.8	1,013,315	1.8
Loans made secured by automobiles:						
$1,800.01 to $3,000	608	1,390,773				
$3,000.01 to $4,000	124	416,938				
$4,000.01 to $5,000	39	184,917				
Total			771	2.3	1,992,628	3.7
Loans made secured by other personal property:						
$ .00 to $1,800	37	47,224				
$1,800.01 to $3,000	66	151,501				
$3,000.01 to $4,000	9	30,208				
$4,000.01 to $5,000	6	28,902				
Total			118	.4	257,835	.5
Total small loans made			**33,819**	**100.0%**	**$54,086,625**	**100.0%**

Table No. 48–ANALYSIS OF SMALL LOANS CLASSIFIED AS TO BORROWERS

		Number	Amount
Small loans, unsecured and secured, outstanding January 1, 1982		69,973	$83,307,484
Additions:			
Small loans, unsecured and secured			
Purchased from other licensees		6,482	8,051,107
To new borrowers		6,620	9,254,785
To former borrowers		5,221	6,695,737
To present borrowers:			
Existing balances renewed	$22,984,979	21,623	
Additional cash advanced	14,537,205		37,522,184
Small loans renewed without additional cash advanced		355	613,919
Total additions		40,301	62,137,732
Deductions:			
Small loans sold to other licensees		3,880	4,615,279
Small loans renewed without additional cash advanced		355	613,919
Small loans renewed with additional cash advanced		21,623	22,984,979
Small loans charged off		4,393	4,215,319
Principal payments		23,215	43,735,301
Total deductions		53,466	76,164,797
Net addition (deduction)		(13,165)	(14,027,065)
Small loans, unsecured and secured, outstanding December 31, 1982		56,808	$69,280,419

Table No. 49–ANALYSIS OF INTEREST AND CHARGES ON SMALL LOANS

	Year Ended Dec. 31, 1982	Dec. 31, 1981
Interest and charges collected	$15,878,177	$19,714,076
Average outstanding small loans:		
Amount	$75,762,621	$100,840,026
Number	62,067	80,092
Average monthly rate of interest and charges collected	1.75%	1.63%

Table No. 50–ANALYSIS OF CREDIT LIFE INSURANCE

INSURED LOANS MADE	
Amount of insured loans or advances made during the year	$57,641,480
Number of insured loans or advances made during the year	30,632
PREMIUMS COLLECTED	
Gross amount of premiums collected	$ 1,279,779
Less: Refunds of unearned premiums	453,341
Net premiums collected	$ 826,438
CLAIMS	
Number of claims paid	260
Amount of claims paid	$ 412,031

Table No. 51
REGISTRATIONS: BROKER-DEALERS, INVESTMENT ADVISERS AND AGENTS

	In Effect Dec. 31		Increase	
	1982	1981	1982	1981
Broker-Dealers	745	647	13.2%	11.1%
Agents	18,707	14,700	21.4	11.8
Investment Advisers	214	200	6.5	3.5
Investment Adviser Agents	775	618	20.3	19.9
Agent of Issuer	241	193	19.9	29.5

Table No. 52
CLASSIFICATIONS OF BROKER-DEALER REGISTRANTS

Type of Business	Number		Percent	
	1982	1981	1982	1981
General Brokerage	410	402	55.0%	62.1%
Investment Trust	30	25	4.0	3.9
Other Specialists	305	220	41.0	34.0
Totals	745	647	100.0%	100.0%

Table No. 52a
MAIN OFFICE: BROKER-DEALER AND INVESTMENT ADVISER REGISTRANTS

1982	Broker-Dealers	Investment Advisers
Alabama	2	0
Arizona	2	0
Arkansas	3	0
California	32	10
Colorado	22	1
Connecticut	92	73
Delaware	2	1
District of Columbia	6	0
Florida	19	1
Georgia	15	3
Illinois	27	3
Indiana	2	1
Iowa	1	0
Kansas	1	1
Louisiana	4	0
Maine	1	0
Maryland	6	2
Massachusetts	51	29
Michigan	7	0
Minnesota	14	0
Missouri	10	1
Nebraska	3	0
New Hampshire	1	0
New Jersey	39	6
New York	294	69
North Carolina	1	0
Ohio	9	1
Oklahoma	11	0
Oregon	1	0
Pennsylvania	22	7
Rhode Island	6	0
Tennessee	3	0
Texas	19	1
Vermont	1	0
Virginia	5	3
Washington	3	0
Wisconsin	7	1
Puerto Rico	1	0
Totals	745	214

Table No. 54
ROUTINE EXAMINATIONS
BROKER-DEALERS AND INVESTMENT ADVISERS

	1982	1981
Broker-Dealers	67	65
Investment Advisers	49	49

Table No. 55
REGISTRATIONS FILED AND EFFECTED OF SECURITIES, TENDER OFFERS AND BUSINESS OPPORTUNITIES

	Received		Effected	
	1982	1981	1982	1981
Securities				
Open End Management Investment Companies	212	.....	201	.....
Renewals	638	.....	618	.....
Unit Investment Trusts	619	.....	587	.....
Renewals	4	.....	4	.....
Post-Sale Registrations	1	.....	0	.....
All Others	878	.....	826	.....
Total Securities Registrations	2,352	2,507	2,236	1,968
Tender Offer Registrations	1	4	1	4
Business Opportunity Registrations	42	34	43	30
Business Opportunity Renewals	10	8	3	8

Table No. 56
ENFORCEMENT ACTIVITIES
SECURITIES AND BUSINESS OPPORTUNITIES

	Securities		Business Opportunities	
	1982	1981	1982	1981
Investigations Opened	64	137	7	32
Investigations Closed	52	141	6	38
Complaints Processed	113	.....	24	.....
Cease and Desist Orders Issued	9	2	1	0
Show Cause Orders Issued	21	.....	0	.....
Revocations Orders Issued–Broker-Dealer	3	2	.....	.....
Denial Orders Issued–Broker-Dealer	1	1	.....	.....
Subpeonas Issued	17	16	1	3
Referrals for Criminal Action	1	2	0	0

Table No. 57
INTERPRETIVE OPINIONS AND EXEMPTION ACKNOWLEDGEMENTS ISSUED BY COUNSEL:
SECURITIES AND BUSINESS OPPORTUNITIES

	1982	1981
Securities	1,956	1,116
Business Opportunities	28	48

NATIONAL BANKS IN CONNECTICUT– BRANCH OFFICES AND TOTAL ASSETS, DECEMBER 31, 1982

NATIONAL BANKS ARE UNDER THE SUPERVISION OF THE COMPTROLLER OF THE CURRENCY, WASHINGTON, D.C.

(Information was furnished by the Banks to the Department of Banking)

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1982
American National Bank 2992 Dixwell Avenue, Hamden 06518	7	Cromwell Cromwell Office 77 Berlin Road Hamden Acme Office 1225 Dixwell Avenue Quinnipiac Office Quinnipiac College Mt. Carmel Avenue Meriden Meriden Office 88 State Street Middlefield Middlefield Office 4 Main Street Wallingford Wallingford Office 98 Hartford Turnpike West Haven West Haven Office 100 Elm Street	$156,071
Canaan National Bank Main Street, North Canaan 06018	..	.....	17,913
Citizens National Bank 182 Main Street, Putnam 06260	2	Thompson North Grosvenordale Office Route 12 (North Grosvenordale) Woodstock Woodstock Office Route 171	29,962
Citizens National Bank of Fairfield 1835 Black Rock Turnpike Fairfield 06430	1	Fairfield Fairfield Center Office 1326 Post Road	27,467
Citizens National Bank of Southington 781 Main Street Plantsville 06479	2	Southington Columbus Avenue Office Columbus Avenue and Liberty Street Queen Street Office 359 Queen Street	45,959
Connecticut National Bank 777 Main Street, Hartford 06115	115	Ansonia Ansonia Office 382 Main Street Avon Avon Office 255 West Main Street Bethel Bethel Office 31 Grassy Plain Street	4,144,968

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1982
		Stonyhill Office Old Hawleyville Road	
		Bloomfield Bloomfield Office 333 Cottage Grove Road	
		Bridgeport Black Rock Office 2525 Fairfield Avenue	
		Boston Avenue Office 2091 Boston Avenue	
		Clinton Avenue Office 440 Clinton Avenue	
		East Main Office 975 East Main Street	
		Main Street Office 888 Main Street	
		Newfield Office 1194 Stratford Avenue	
		Nob Hill Office 505 Broadbridge Avenue	
		North End Office 2500 Main Street	
		South End Office 215 Warren Street	
		Bristol Bristol Office 761 Pine Street (Forestville)	
		Brookfield Brookfield Office 785 Federal Road	
		Colchester Colchester Office 6 South Main Street	
		Danbury Candlewood Office 93 Federal Road	
		Danbury Office 161 Main Street	
		Danbury Central Office 343 Main Street	
		Darien Darien Office 1899 Boston Post Road	
		East Hartford East Hartford - Burnside Office 580 Burnside Avenue	
		East Hartford Office 1085 Main Street	
		Silver Lane Office 794 Silver Lane	
		East Lyme Niantic Office Pennsylvania Avenue (Niantic)	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1982
		Essex Essex Office 15 Main Street	
		Fairfield Fairfield Office 1366 Post Road	
		Greenfield Hill Office 1960 Bronson Road	
		Southport Office 3695 Post Road (Southport)	
		Stratfield Office 136 Fairfield Woods Road	
		Tunxis Hill Office 303 Tunxis Hill Road	
		Farmington Farmington Office 230 Farmington Avenue	
		Farmington Village Office High Street	
		Groton Groton Office 971 Poquonock Road	
		Mystic River Office West Main Street (Mystic)	
		U.S. Submarine Base Office U.S. Navy Submarine Base	
		Hamden Mt. Carmel Office 3030 Whitney Avenue	
		Hartford Connecticut River Office 10 Central Row	
		Civic Center Office One Civic Center Plaza	
		Farmington Avenue Office 70 Farmington Avenue	
		Jefferson Street Medical Building Office 85 Jefferson Street	
		Northwest Office 410 Homestead Avenue	
		State Capitol Office 60 Washington Street	
		Unity Plaza Office 273 Barbour Street	
		Wethersfield Avenue Office 655 Wethersfield Avenue	
		Harwinton Harwinton Office Litchfield Road	
		Ledyard Ledyard Office Route 12 (Gales Ferry)	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1982
		Manchester First Manchester Office 595 Main Street	
		Manchester Green Office 621 Middle Turnpike East	
		Middle Turnpike Office 320 Middle Turnpike West	
		North Manchester Office 220 North Main Street	
		Middletown Middletown Central Office 363 Main Street	
		South Green Drive-In Office 55 DeKoven Drive	
		Washington Street Office 827 Washington Street	
		Milford Milford Office 295 Boston Post Road	
		Monroe Monroe Office 461 Monroe Turnpike	
		Stepney Office Main Street (Stepney)	
		Montville Montville Office Route 12 (Uncasville)	
		New Canaan New Canaan Office 278 Elm Street	
		New Fairfield New Fairfield Office Routes 37 and 39	
		New Haven Amity Office 100 Amity Road	
		Park Street Office 130 Park Street	
		Temple Street Office 144 Temple Street	
		New London New London Commerce Office 250 Captain's Walk	
		New London City Office 260 U.S. Route No. 1	
		New Milford New Milford Office 50 Bridge Street	
		Newington Newington Plaza Office 3180 Berlin Turnpike	
		Newtown Newtown Office 6 Queen Street	

Table No. 46–STATEMENT OF LIABILITIES, DECEMBER 31, 1982–Concluded

NAME OF LICENSEE	Accounts and notes payable	Other liabilities	Reserve for bad debts	Other reserves	Capital stock	Surplus	Net worth	Total liabilities and capital
Security Pacific Finance Corp. of Conn., Elmwood.	$1,997,080	$3	$60,260	$891	$25,000	$(87,359)	.....	$1,995,875
Security Pacific Finance Corp. of Conn., Hamden .	1,485,652	4	55,841	607	.....	(132,274)	.....	1,409,830
Security Pacific Finance Corp. of Conn., Manchester	1,774,549	489	78,774	1,039	.....	(12,302)	.....	1,842,549
Security Pacific Finance Corp. of Conn., Middletown	1,043,130	.....	41,146	510	.....	(30,731)	.....	1,054,055
SecurityPacific Finance Corp. of Conn., Waterbury	1,769,896	3	58,878	5,317	.....	(61,240)	.....	1,772,854
Totals	**$72,404,459**	**$62,772**	**$2,640,239**	**$(342,748)**	**$747,975**	**$5,617,819**	**$74,031**	**$81,204,547**

Table No. 53
TREND IN BROKER-DEALER, INVESTMENT ADVISER AND AGENTS REGISTRATIONS

Year	Broker — Dealers	Percent Increase/ Decrease	Agents	Percent Increase/ Decrease	Investment Advisers	Percent Increase/ Decrease	Investment Adviser Agents	Percent Increase/ Decrease	Agents of Issuer	Percent Increase/ Decrease
1955	251	13.1	1,177	47.3	22	29.4	13	8.3	....	....
1960	312	24.3	2,223	88.8	24	8.3	23	77.0	....	....
1965	345	10.5	3,268	47.0	42	75.0	62	169.5	....	....
1966	346	.0	3,703	13.3	47	11.9	85	37.0	....	....
1967	353	2.0	4,112	11.0	56	19.6	110	29.4	....	....
1968	390	10.5	5,159	25.7	60	7.1	125	13.6	....	....
1969	434	11.3	5,955	15.4	72	20.0	145	16.0	....	....
1970	451	3.9	6,429	9.6	81	12.5	171	17.9	....	....
1971	464	2.9	6,522	1.4	86	6.2	191	11.7	....	....
1972	499	7.5	7,305	12.0	103	19.7	226	18.3	....	....
1973	464	(7.0)	7,519	2.9	109	5.8	235	4.0	....	....
1974	463	(.2)	7,543	.3	121	11.0	288	22.6	....	....
1975	453	(2.2)	7,899	4.7	135	11.6	322	11.8	....	....
1976	476	5.1	8,926	13.0	156	15.6	355	10.2	....	....
1977	494	3.8	9,611	7.7	186	19.2	383	7.9	3	....
1978	530	7.3	10,809	12.5	199	7.0	438	14.4	22	63.3
1979	511	(3.6)	11,318	4.7	189	(5.0)	453	3.4	178	254.5
1980	575	12.5	12,962	14.5	193	2.1	495	9.3	136	74.4
1981	647	11.1	14,700	11.8	200	3.5	618	19.9	193	29.5
1982	745	13.2	18,707	21.4	214	6.5	775	20.3	241	19.9

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1982
		Norwalk Norwalk Office 184 Main Street	
		South Norwalk Office 99 Washington Street (South Norwalk)	
		West Norwalk Office 147 Connecticut Avenue	
		Norwich Norwichtown Office 115 West Town Street	
		Uncas-Merchants Office 161 Water Street	
		Old Saybrook Old Saybrook Office 107 Main Street	
		Orange Orange Office 445 Boston Post Road	
		Plainfield Central Village Office Route No. 12 (Central Village)	
		Prospect Prospect Office Prospect Road	
		Putnam Putnam Office 211 Kennedy Drive	
		Ridgefield Ridgefield Office 66 Danbury Road	
		Roxbury Roxbury Office Route No. 67	
		Shelton Huntington Office 5 Huntington Plaza (Huntington)	
		Shelton Office 487 Howe Avenue	
		Trap Falls Office 1 Trap Falls Road	
		Southbury Southbury Office Main Street and Route 67	
		Stamford Fairlawn Office 1110 East Main Street	
		High Ridge Office 1081 High Ridge Road	
		Landmark Square Office 1 Landmark Square	
		Parkway Office 1060 Long Ridge Road	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1982
		Springdale Office 1042 Hope Street	
		Stamford Central Office 999 Bedford Street	
		Stamford Square Office 3001 Summer Street	
		Washington Plaza Office 1357 Washington Boulevard	
		West Side Office 414 West Main Street	
		Stonington Mystic Autobank 4 Williams Avenue	
		Stonington Office Cannon Square	
		Stratford Shakespeare Office 1344 Main Street	
		Stratford Office 2944 Main Street	
		Thompson North Grosvenordale Office Grove Street (North Grosvenordale)	
		Torrington Torringford Office 1196 East Main Street	
		Torrington Office 236 Prospect Street	
		Torrington Parkade Office 474 Winsted Road	
		Trumbull Madison Avenue Office 4180 Madison Avenue	
		Trumbull Office White Plains Road	
		Waterbury Meadow Street Drive-in Office 281 Meadow Street	
		Waterbury Office 132 Grand Street	
		Waterford Waterford Office 32 Boston Post Road	
		West Hartford Bishop's Corner Office 2523 Albany Avenue	
		Elmwood Office 1114 New Britain Avenue (Elmwood)	
		West Hartford Center Office 65 LaSalle Road	
		West Haven West Haven Office 689 Campbell Avenue	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1982
		Westport Westport Office 126 Post Road	
		Wethersfield Silas Deane Office 1039 Silas Deane Highway	
		Winchester Winsted Office 286 Main Street (Winsted)	
		Windsor Bradley-Windsor Office 2133 Poquonock Avenue	
		Windsor Center Office 270 Broad Street	
		Grand Cayman Island Offshore Office Georgetown	
First National Bank of Enfield 231 Hazard Avenue Enfield 06082	1	Enfield Enfield Street Office 410 Enfield Street	25,123
First National Bank of Litchfield North Street Litchfield 06759	2	Washington Marble Dale Office Route 202 (Marble Dale)	54,516
		Washington Depot Office Bryan Plaza (Washington Depot)	
First National Bank of Suffield 30 Bridge Street Suffield 06078	1	Suffield West Suffield Office 25 Babb's Road	27,366
National Industrial Bank of Connecticut 37 Colony Street Meriden 06453	1	Meriden Village Office 1090 Hanover Road (South Meriden)	10,963
National Iron Bank Main Street Falls Village 06031	2	Cornwall Cornwall Bridge Office Route 4 (Cornwall Bridge)	23,008
		Norfolk Norfolk Office John Curtis Road	
New Britain National Bank 51 West Main Street New Britain 06051	7	Berlin Berlin Office 525 New Britain Road (Kensington)	166,239
		Ferndale Plaza Office Chamberlin Highway and High Road (Kensington)	
		New Britain Farmington Avenue Office 643 Farmington Avenue	
		Newington Avenue Office 234 Newington Avenue	
		West End Office 330 West Main Street	
		Plainville Plainville Office 111 Whiting Street	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1982
		West Hartford Corbins Corner Office 1507 New Britain Avenue	
Northern Connecticut National Bank 101 Turnpike Road Windsor Locks 06096	8	East Granby East Granby Office Rainbow Road	66,565
		East Windsor Warehouse Point Office 89 Bridge Street (Warehouse Point)	
		Ellington Ellington Office 20 Church Street	
		Enfield Elm Street Office 109 Elm Street	
		Enfield Center Office 29 North Main Street	
		Pleasant Street Office 10 Pleasant Street	
		Windsor Locks Bradley Airport Office Bradley International Airport Terminal	
		Dexter Plaza Office Dexter Plaza Main Street	
State National Bank of Connecticut 10 Middle Street Bridgeport 06605	56	Ansonia Ansonia Mall Office Main and Tremont Streets	1,274,405
		Bethany Bethany Office Amity Road	
		Bethlehem Bethlehem Office Corner of Main Street Route 61 and Sunnyridge Road	
		Bridgeport Bayview Office 123 Boston Avenue	
		Black Rock Office 2834 Fairfield Avenue	
		Commerce Park Office 4707 Main Street	
		Golden Hill Street Office 1189 Main Street	
		Stratford Line Office 2165 Boston Avenue	
		Clinton Clinton Office 1 West Main Street	
		Danbury East Danbury Office Route 6-Berkshire Shopping Center	
		Mill Plain Office Mill Plain Road and Kenosia Avenue	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1982
		Darien Darien Office 1101 Post Road	
		Deep River Deep River Office 151 Main Street	
		Durham Durham Office 160 Main Street	
		East Haven Foxon Office 845 Foxon Road	
		Essex Essex Office Main Street (Centerbrook)	
		Fairfield Fairfield Office 2115 Black Rock Turnpike	
		Kings Highway Office 1100 Kings Highway East	
		Southport Office 411 Old Post Road (Southport)	
		Greenwich Byram Office 30 South Water Street (Byram)	
		Cos Cob Office 162 Post Road (Cos Cob)	
		Greenwich Executive Office 240 Greenwich Avenue	
		Mason Street Office 103 Mason Street	
		Old Greenwich Office 206 Sound Beach Avenue (Old Greenwich)	
		Guilford Guilford Office 1001 Boston Post Road	
		Madison Madison West Office Route 79 and Bradley Road	
		Milford Milford East Office 531 New Haven Avenue	
		Milford Post Road Office 15 Turnpike Square	
		Monroe Monroe Office 601 Main Street-Route 25	
		Naugatuck Naugatuck Office 59 Rubber Avenue	
		New Canaan New Canaan Office 94 Elm Street	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1982
		New Milford	
		New Milford Office King's Plaza-Route 7	
		North Branford	
		North Branford Office North Branford Road and Route 139	
		Northford Office Routes 17 and 22 (Northford)	
		Old Saybrook	
		Old Saybrook Office 723 Boston Post Road	
		Ridgefield	
		Fox Hill Office Routes 7 and 35	
		Ridgefield Main Office 455 Main Street	
		Shelton	
		Far Mill River Office 675 Bridgeport Avenue-Route 8	
		Stamford	
		Glenbrook Office 37 Church Street (Glenbrook)	
		North Stamford Office 1037 High Ridge Road	
		South Stamford Office 411 Canal Street	
		Stamford Executive Office One Atlantic Street	
		Summer Street Office 1961 Summer Street	
		Tresser Boulevard Office 286 Tresser Boulevard	
		West Stamford Office 383 West Main Street	
		Stratford	
		Paradise Green Office 3585 Main Street	
		Trumbull	
		Trumbull Office 17 Church Hill Road	
		Wallingford	
		Wallingford Plaza Office Route 5-South Broad Street	
		Watertown	
		Watertown Office Route 7-Ten Acre Shopping Mall	
		West Haven	
		West Haven Office 420 Campbell Avenue	
		Westport	
		Greens Farms Office 1260 Post Road	
		Market Place Office 125 Main Street	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1982
		Westbank Office 221 Post Road West	
		Westport Executive Office 244 Post Road East	
		Wilton Georgetown Office 941 Danbury Road	
		Wilton Office Route 7-Gateway Shopping Center	
Total 14 National Banks . . . . . .205 Branches			**Total Assets $6,070,525**

FEDERAL SAVINGS AND LOAN ASSOCIATIONS IN CONNECTICUT–BRANCH OFFICES AND TOTAL ASSETS, DECEMBER 31, 1982

FEDERAL SAVINGS AND LOAN ASSOCIATIONS ARE UNDER THE SUPERVISION OF THE FEDERAL HOME LOAN BANK SYSTEM, WASHINGTON, D.C.

(Information was furnished by the Associations to the Department of Banking)

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1982
Bristol Federal Savings and Loan Association 222 Main Street, Bristol 06010	3	Bristol Hub 6 Plaza Office 99 Farmington Avenue Woolco Plaza Office 1235 Farmington Avenue Plymouth Terryville Office 201 Main Street (Terryville)	$118,336
Community Federal Savings and Loan Association 1100 Main Street, Bridgeport 06604	1	Bridgeport North End Office Madison Avenue	21,525
Constitution Federal Savings and Loan Association 46 Atlantic Street Stamford 06901	6	Darien Darien Office 1089 Post Road New Canaan New Canaan Office 11 South Avenue Ridgefield Ridgefield Office 107 Danbury Road Stamford Glenbrook Shopping Center Office 489 Hope Street High Ridge Office 949 High Ridge Road West Side Office 56 West Broad Street	159,029
County Federal Savings and Loan Association of Westport 147 Main Street Westport 06990	11	Fairfield Fairfield Office 580 Post Road Norwalk South Norwalk Office 20 Washington Street (South Norwalk) Strawberry Hill Office 384 Westport Avenue Stamford Cove Office 820 Cove Road High Ridge Office 838 High Ridge Road Springdale Office 1066 Hope Street West Stamford Office 389 West Main Street	199,209

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1982
		Stratford Stratford Office 3272 Main Street	
		Trumbull Trumbull Office Trumbull Shopping Park 5065 Main Street	
		Westport Greens Farms Office 1090 Post Road East (Greens Farms)	
		Wilton Wilton Office 10 Center Street	
Danielson Federal Savings and Loan Association 142 Main Street Danielson 06239	1	Killingly Satellite Office Routes 101 and 12 (Dayville)	102,594
Enfield Federal Savings and Loan Association 660 Enfield Street Enfield 06082	3	Enfield Hazardville Office 268 Hazard Avenue	60,198
		State Line Plaza Office Elm Street	
		Suffield Suffield Office 123 Suffield Village	
Fidelity Federal Savings and Loan Association 209 Orange Street New Haven 06510	4	East Haven East Haven Office 205 Main Street	89,467
		Hamden Dixwell Avenue Office 2845 Dixwell Avenue	
		Milford Milford Office 123 Cherry Street	
		West Haven West Haven Office 636 Campbell Avenue	
First Federal Savings and Loan Association of East Hartford 1137 Main Street East Hartford 06108	7	East Hartford Homemakers Office 842 Silver Lane	215,026
		Glastonbury Glastonbury Office 2510 Main Street	
		South Glastonbury Office 879 Main Street (South Glastonbury)	
		Manchester Manchester Office 344 Middle Turnpike West	
		South Windsor South Windsor Office 297 Oakland Road	
		Vernon Rockville Office Two Park Place (Rockville)	
		Vernon Circle Office Tri-City Plaza	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1982
First Federal Savings and Loan Association of Madison 256 Sampson Rock Drive Madison 06443	5	Clinton Clinton Office 16 West Main Street Durham Durham Office Main Street Guilford Guilford Office 849 Boston Post Road Old Lyme Old Lyme Office 19 Hall's Road Westbrook Westbrook Office Boston Post Road	140,180
First Federal Savings and Loan Association of New Haven 80 Elm Street New Haven	18	Branford Branford Office 1 South Main Street Bridgeport Black Rock Office 2861 Fairfield Avenue Bridgeport Office 1020 Broad Street Cheshire Cheshire Office 922 South Main Street Derby Derby Office 630 New Haven Avenue-Route 34 East Haven East Haven Office 260 Main Street Fairfield Fairfield Office 1177 Post Road Turnpike Office 1919 Black Rock Turnpike Hamden Centerville Office 2290 Whitney Avenue Dixwell-Circular Office 5 Helen Street Whitneyville Office 1227 Whitney Avenue Milford Milford Center Office 100 Broad Street Woodmont Office 314 Merwin Avenue New Haven Church Street Office 10 Church Street Westville Office 894 Whalley Avenue	750,938

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1982
		North Haven North Haven Office 70 Washington Avenue	
		Orange Orange Office 247 Boston Post Road	
		West Haven West Haven Office 584 Campbell Avenue	
First Federal Savings and Loan Association of Norwalk 622 West Avenue Norwalk 06850	4	Brookfield Brookfield Office Candlewood Lake Road	132,267
		Norwalk East Norwalk Office 65 Van Zant Street (East Norwalk)	
		Westport Avenue Office 94 Westport Avenue	
		Wilton Wilton Office 3 Danbury Road	
First Federal Savings and Loan Association of Torrington 50 Litchfield Street Torrington 06790	3	Canton Canton Office Canton Village Shopping Center Route 44	134,067
		Litchfield Litchfield Office West Street	
		Torrington "Top of the Hill" Office 1180 East Main Street	
First Federal Savings and Loan Association of Waterbury First Federal Plaza Waterbury 06720	5	Southbury Southbury Shopping Plaza Office New Haven Road	327,924
		Waterbury Naugatuck Valley Mall Office 920-6 Wolcott Street	
		Reidville Drive Office 364 Reidville Drive	
		Waterbury Plaza Office 5 Wigwam Avenue	
		Watertown Watertown Office 656 Main Street	
Greenwich Federal Savings and Loan Association 28 Havemeyer Place Greenwich 06340	4	Greenwich Byram Office 21 North Water Street (Byram)	175,006
		Cos Cob Office 401 Post Road (Cos Cob)	
		Glenville Office 220 Glenville Road	
		Old Greenwich Office 260 Sound Beach Avenue (Old Greenwich)	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1982
Guardian Federal Savings and Loan Association 4425 Main Street Bridgeport 06608	..	.....	2,909
Jefferson Federal Savings and Loan Association of Meriden One West Main Street Meriden 06450	11	Cheshire Cheshire Office 218 Maple Avenue Cromwell Cromwell Office 534 Main Street East Hampton East Hampton Office 2 West High Street Meriden East Side Office 852 East Main Street South Meriden Office 100 Main Street Middletown Middletown Office 15 Ward Street Milford Milford Office 1349 Boston Post Road New Haven Bella Vista Office 1321 Eastern Street Southington Southington Office Queen Street, Route 10 Wallingford Wallingford Office 64 South Main Street Yalesville Office 65 North Turnpike Road	257,806
New Britain Federal Savings and Loan Association 94 West Main Street New Britain 06050	3	New Britain Plaza Office 707 Farmington Avenue Newington Newington Office 1120 Main Street Plainville Plainville Office 63 East Main Street	113,276
New London Federal Savings and Loan Association 15 Masonic Street New London 06320	7	East Lyme Flanders Office Flanders Plaza Chesterfield Road Niantic Office 233 Main Street (Niantic) Essex Centerbrook Office Main Street and Route 9A (Centerbrook)	163,440

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1982
		Groton Groton Town Office 799 Long Hill Road Groton City Office 349 Mitchell Street Mystic Office Broadway and East Main Street (Mystic) Waterford Waterford Office Boston Post Road at Clark Lane	
Northeast Savings, F.A. 50 State Street Hartford 06103 (Only branches located in State of Connecticut listed)	10	Avon Avon Office 27 East Main Street Bloomfield Bloomfield Office 18 Wintonbury Mall Blue Hills Office Copaco Mall Cottage Grove Road Farmington Farmington Office 222 Main Street Hartford Park Street Office 617 Park Street Simsbury Simsbury Office 744 Hopmeadow Street Stafford Stafford Springs Office 2 East Main Street (Stafford Springs) West Hartford Elmwood Office 1105 New Britain Avenue (Elmwood) West Hartford Office 966 Farmington Avenue Wethersfield Wethersfield Office 46 Wells Road	3,052,617
Nutmeg Federal Savings and Loan Association North Street Shopping Center Danbury 06810	..	.....	19,124
Windsor Federal Savings and Loan Association 250 Broad Street Windsor 06095	3	Granby Granby Office 1 Bank Street Windsor Poquonock Office 1771 Poquonock Avenue (Poquonock) Wilson Office 258 Windsor Avenue (Wilson)	49,852
Total 21 Associations. . . . . .109 Branches		**Total Assets $6,284,790**	

DIRECTORY
BRANCH OFFICES
State Banks and Trust Companies

Name and location of main office	Number of branches	Location of branches
Amity Bank Corp. 128 Amity Road Woodbridge 06525	1	Branford Branford Office 620 West Main Street
Bank of New Haven 209 Church Street New Haven 06510	2	New Haven Annex Office 430 Forbes Street Whalley-Norton Office 395 Whalley Avenue
Bank of Stamford 45 Prospect Street Stamford 06904	..	
Charter Oak Bank and Trust Company 90 Pearl Street Hartford 06103	3	Hartford Goodwin Park Office 2039 Broad Street New Park-Prospect Office 400 New Park Avenue West Hartford West Hartford Center Office 55 South Main Street
Chester Bank Chester 06412	1	Chester Water Street Office 20 Water Street
Citizens Bank and Trust Company of Glastonbury 211 New London Turnpike Glastonbury 06033	5	Columbia Columbia Office Route 66 Glastonbury Hebron Avenue Office 669 Hebron Avenue South Glastonbury Office 865 Main Street (South Glastonbury) Hebron Hebron Office Route 66 Marlborough Marlborough Office Route 66
Citytrust 961 Main Street Bridgeport 06602	29	Bethel Bethel Office 146 Greenwood Avenue Bridgeport East Side Office 1071 East Main Street North End Office 2093 Main Street Stratford Avenue Office 1915 Stratford Avenue West Side Office 1460 State Street

Name and location of main office	Number of branches	Location of branches
		Brookfield Brookfield Office 802 Federal Road
		Cheshire Cheshire Office 975 South Main Street
		Danbury Danbury Office 234 Main Street
		Stony Hill Office Route 6 and Payne Road
		Darien Darien Office 454 Boston Post Road and Old Kings Highway, North
		Fairfield Fairfield Office 1401 Post Road
		Fairfield Woods Office 2272 Black Rock Turnpike
		Greenfield Hill Office 161 Hillside Road
		Middlebury Middlebury Office 403 Middlebury Road
		Milford Milford Office 370 Boston Post Road
		Monroe Monroe Office 456 Monroe Turnpike
		Naugatuck Naugatuck Office 198 Meadow Street
		Newtown Newtown Office Church Hills and Commerce Roads
		Norwalk South Norwalk Office 50 Washington Street (South Norwalk)
		Ridgefield Ridgefield Office 125 Danbury Road
		Shelton Shelton Square Office 860 Bridgeport Avenue
		Stratford Paradise Green Office 3226 Main Street
		Stratford Trust Office 2366 Main Street
		Trumbull Trumbull Office Town Hall Shopping Plaza Quality Street

Name and location of main office	Number of branches	Location of branches
		Waterbury Lakewood-Wolcott Office 1030 Wolcott Street at Lakewood Road
		Waterbury National Office 195 Grand Street
		Waterbury Plaza Office 252 Chase Avenue
		Watertown Watertown Office 712 Main Street
		Wilton Wilton Office 34 Danbury Road
Colonial Bank 81 West Main Street Waterbury 06720	62	Branford Branford Office 325 East Main Street
		Bridgewater Bridgewater Office Main Street
		Bristol Bristol Office 538 Middle Street
		Brookfield Brookfield Office Route 7
		Cheshire Cheshire Office 185 Highland Avenue
		Derby Derby Office 1 Thompson Place
		East Hartford East Hartford Office 403 Main Street
		East Haven East Haven Office 320 Main Street
		Farmington The Exchange Office 270 Farmington Avenue
		Unionville Office 2 South Main Street (Unionville)
		Guilford Guilford Office 1069 Boston Post Road
		Hamden Hamden Office 2340 Dixwell Avenue
		State Street Office 1946 State Street
		Hartford Main Street Office 915 Main Street
		Hartford Central Office 200 Trumbull Street

Name and location of main office	Number of branches	Location of branches
		Kent Kent Office Main Street
		Meriden Meriden East Office 652 East Main Street
		Meriden Mall Office 30 East Main Street
		Middlebury Middlebury Office 503 Middlebury Road
		Milford Milford Office 68 South Broad Street
		Naugatuck Naugatuck Office 275 Church Street
		New Haven Church Street Office 135 Church Street
		College Plaza Office 35 College Street
		Fair Haven Office 215 Grand Avenue
		Westville Office 838 Whalley Avenue
		Whitney Avenue Office 107 Whitney Avenue
		Wooster Square Office 673 Chapel Street
		New Milford Candlewood Valley Office 2 Colonial Plaza
		Green Drive-In Office 49 Main Street
		New Milford Central Office 23 Main Street
		Newington Newington Office 260 Hartford Avenue
		Newtown Newtown Office 79 South Main Street
		North Haven North Haven Office 91 Washington Avenue
		Plainville East Street Office 48 East Street
		New Britain Avenue Office 167-171 New Britain Avenue
		West Main Street Office 62 West Main Street

Name and location of main office	Number of branches	Location of branches
		Sharon Sharon Office Gay Street
		Southbury Heritage Village Office Poverty Road
		Southbury Plaza Office 1 New Haven Road
		Thomaston Thomaston Office 155 Main Street
		Torrington Torrington East Office 1313 East Main Street
		Torrington Central Office 61 Main Street
		Torrington North Office 401 Main Street
		Torrington South Office 32 South Main Street
		Trumbull Industrial Park Office 115 Merritt Boulevard
		Trumbull Central Office 955 White Plains Road
		Wallingford Wallingford North Office 938 North Colony Road
		Waterbury Colonial Plaza Office 95 Thomaston Avenue
		East End Office 64 Store Avenue
		Jefferson Square Office 1 Jefferson Square
		Naugatuck Valley Mall Office 920 Wolcott Street
		North Square Office 2 Grove Street
		Scott Road Office 2586 East Main Street
		Watertown Watertown Office 545 Main Street
		Watertown Plaza Office 1171 Main Street
		West Hartford West Hartford Office 440 New Park Avenue
		West Haven Baybrook Office 20 Ocean Avenue

Name and location of main office	Number of branches	Location of branches
		Orange Avenue Office 1150 Orange Avenue
		West Haven Office 531 Campbell Avenue
		Wethersfield Wethersfield Office 150 Silas Deane Highway
		Wolcott Wolcott Office 826 Wolcott Road
		Woodbury Woodbury Office 238 Main Street
		Cayman Islands Cayman Islands Office P.O. Box 500 Grand Cayman Islands Cayman Islands, BWI
		London, England London Office Staple Hall 87-90 Houndsditch
Connecticut Bank and Trust Company One Constitution Plaza Hartford 06115	92	Avon Office 392 West Main Street
		Bloomfield Bloomfield Office 836 Park Avenue
		Branford Branford Office 1081 West Main Street Branhaven Plaza
		Bridgeport Bridgeport Office One Lafayette Circle
		Bristol Bristol Centre Mall Office North Main Street
		Bristol Plaza Office 641 Farmington Avenue
		Bristol North Side Office 53 North Street
		Brookfield Brookfield Office 154 Federal Road
		Brooklyn Brooklyn Office Route 6
		Clinton Clinton West Main Office 88 West Main Street
		Clinton East Office 110 East Main Street
		Coventry Coventry Office Routes 44A and 31

Name and location of main office	Number of branches	Location of branches
		Cromwell Cromwell Office 526 Main Street
		Danbury Danbury Main Office 342 Main Street
		Plumtrees Plaza Office 61 Newtown Road
		Darien Darien Plaza Office CBT Plaza
		East Haddam East Haddam Office Main Street
		East Hampton East Hampton Office Nine East High Street
		East Hartford East Hartford Office 805 Main Street
		Ellington Road Office 303 Ellington Road
		Founders Plaza Office 111 Founders Plaza
		East Lyme Niantic Office 21 Pennsylvania Avenue (Niantic)
		Enfield Enfield Office 900 Enfield Street
		Fairfield Fairfield Post Road Office 2600 Post Road (Southport)
		Groton Groton Office 738 Long Hill Road
		Haddam Higganum Office Killingworth Road Route 81 (Higganum)
		Hamden Hamden Office 1699 Whitney Avenue
		Hartford Asylum Avenue Office 1075 Asylum Avenue
		Asylum Hill Office 100 Farmington Avenue
		Blue Hills Avenue Office 701 Blue Hills Avenue
		Capitol Office 414 Asylum Avenue
		Main Street Office 760 Main Street

Name and location of main office	Number of branches	Location of branches
		New Britain Avenue Office 401 New Britain Avenue
		Park Street Office 174 Washington Street
		Pearl Street Office 111 Pearl Street
		Terry Square Office 2775 Main Street
		West End Office 560 Farmington Avenue
		Killingly Danielson Office 177 Main Street (Danielson)
		Killingworth Killingworth Office 301 Route 81
		Madison Madison Office 250 Samson Rock Drive
		Manchester Main Office 893 Main Street
		Manchester North Main Office 14 North Main Street
		Manchester Parkade Office 354½ Middle Turnpike, West
		Mansfield Mansfield Office 574 Middle Turnpike
		University of Connecticut Office 1232 Storrs Road (Storrs)
		Meriden Meriden East Main Office 50 East Main Street
		Meriden Square Office 470 Lewis Avenue
		Middletown Middletown Office 267 Main Street
		Washington Plaza Office 875 Washington Plaza
		New Canaan New Canaan Office 36 Elm Street
		New Haven Chapel Square Office 900 Chapel Street
		Church Street Office 263 Church Street
		Columbus Plaza Office One Columbus Plaza
		Whalley Avenue Office 299 Whalley Avenue

Name and location of main office	Number of branches	Location of branches
		New London Union-New London Office One Union Plaza
		Newington Newington Office 1220 Main Street
		Norwalk Norwalk Belden Avenue Office 11 Belden Avenue
		West Norwalk Office 500 Connecticut Avenue
		Westport Plaza Office 604 Westport Avenue
		Norwich Norwichtown Office 71 Town Street
		Norwich-Thames Plaza Office 1 Thames Plaza
		Norwich-West Side Office 457 West Main Street
		Orange Orange Office 285 Boston Post Road
		Plainfield Moosup Office 28 Main Street (Moosup)
		Plainfield Office 50 Railroad Avenue
		Plainville Plainville Office 296 East New Britain Avenue
		Ridgefield Ridgefield Office 90 Danbury Road
		Rocky Hill Rocky Hill Office 10 Cold Spring Road
		Somers Somers Office Main Street
		Southington Millidale Office Old Turnpike Road and Meriden-Waterbury Road (Millidale)
		Plantsville Office 9 West Main Street (Plantsville)
		Queen Street Office 788 Queen Street
		Southington Main Office 22 Main Street
		Stafford Stafford Springs Office Main Street

Name and location of main office	Number of branches	Location of branches
		Stamford High Ridge Office 992 High Ridge Road
		Landmark Square Office Four Landmark Square
		Newfield Office 583 Newfield Avenue (Newfield)
		Torrington Torrington Office 112 South Main Street
		Vernon Rockville Office 42 East Main Street (Rockville)
		Wallingford Wallingford Office 100 Center Street
		Waterford Waterford Office 157 Boston Post Road
		West Hartford Bishops Corner Office 774 North Main Street
		Elmwood Office 1161 New Britain Avenue
		Prospect Plaza Office 20 Kane Street
		University of Hartford Office 200 Bloomfield Avenue
		West Hartford Office Four North Main Street
		Westbrook Westbrook Office Boston Post Road
		Wethersfield Wethersfield Office 600 Silas Deane Highway
		Wilton Wilton Office 26 Danbury Road
		Windham Willimantic Office 799 Main Street (Willimantic)
		Windsor Windsor Office 208 Broad Street
		Winsted Winsted Office 44 Elm Street
		Bahamas Bahamas Office c/o Bank of New Providence Trust Company, Ltd. 7 Norfolk House Frederick Street Nassau, Bahamas

Name and location of main office	Number of branches	Location of branches
Connecticut Women's Bank 100 Mason Street Greenwich 06830	1	Greenwich West Putnam Office 271 West Putnam Avenue
Fidelity Trust Company 129 Atlantic Street Stamford 06904	8	Darien Darien Office 777 Post Road Stamford Bull's Head Office Junction High Ridge and Long Ridge Roads East Main Street Office 799 Main Street Motor Bank Office 5 Cold Spring Road Prospect-Grove Office 116 Prospect Street Springdale Office 898 Hope Street Summer-North Office 911 Summer Street Turn of River Office 891 High Ridge Road
First Bank One Church Street New Haven 06510	36	Branford Branford Center Office 1016 Main Street Branford Office 119 Montowese Street Derby Derby Office Pershing Drive East Haven East Haven Office 170 Main Street East Lyme East Lyme Office 125 Boston Post Road Groton Groton Office 816 Long Hill Road Guilford Guilford Office 916 Boston Post Road Hamden Hamden Office 2305 Whitney Avenue Hartford Brainard Park 165 Brainard Road Financial Plaza Office One Financial Plaza Franklin Avenue Office 632 Franklin Avenue South Green Office 157 Main Street

Name and location of main office	Number of branches	Location of branches
		Milford Devon Office 205 Bridgeport Avenue (Devon) Milford Office 916 Boston Post Road Post Center Office 1201 Boston Post Road
		New Haven Broadway Office 88 Broadway Dixwell Plaza Office 224 Dixwell Avenue East Street Office 320 East Street Edgewood Park Office 105 Derby Avenue Howard Avenue Office 696 Howard Avenue Long Wharf Office 250 Sargent Drive Orange Street Office 175 Orange Street Upper Church Office 215 Church Street
		New London New London Office 412 Ocean Avenue
		North Haven Quinnipiac Office 101 Quinnipiac Avenue North Haven Office 35 Washington Avenue State Street Office 377 State Street
		Orange Orange Office 7 Old Tavern Road
		Wallingford Wallingford Office 950 North Colony Road
		Waterford Waterford Office 68 Boston Post Road
		West Hartford Farmington Avenue Office 1245 Farmington Avenue Park Road Office 91 Park Road
		West Haven Allingtown Office 138 Orange Avenue (Allingtown) Savin Rock Office 200 Captain Thomas Boulevard

Name and location of main office	Number of branches	Location of branches
		West Haven Office 597 Campbell Avenue
		Westbrook Westbrook Office Boston Post Road
		Grand Cayman Islands, B.W.I. Grand Cayman Office Grand Cayman Island
Glastonbury Bank and Trust Company 2461 Main Street Glastonbury 06033	5	Colchester Colchester Office 16 Norwich Avenue
		East Hartford East Hartford Office 29 Main Street
		Glastonbury Hebron Avenue Office 730 Hebron Avenue
		Portland Portland Office 255 Main Street
		Rocky Hill Silas Deane Office 38 Town Line Road
Home Bank and Trust Company 400 East Main Street Meriden 06450	9	Cheshire Cheshire Office 28 South Main Street
		North Cheshire Office 1289 Milldale Road
		Meriden Downtown Office 16 Colony Street
		West Side Office 540 West Main Street
		Middletown Middletown Office 111 Washington Street
		Norwich Norwich Office 725 Boswell Avenue
		Prospect Prospect Office Route 69, Waterbury-Prospect Road
		Rocky Hill Rocky Hill Office 1813 Silas Deane Highway
		Wallingford Wallingford Office 123 Quinnipiac Street
Housatonic Bank and Trust Company Division Street Ansonia 06401	..	
Independent Bank and Trust Co. 676 Main Street Willimantic 06226	9	Killingly Danielson Office 884 Main Street (Danielson)

Name and location of main office	Number of branches	Location of branches
		Killingly Office Routes 12, 101, and 52 (Dayville)
		Mansfield Eastbrook Mall Office 95 Storrs Road
		Mansfield Office 650 Middle Turnpike
		Storrs Office Dog Lane (Storrs)
		Norwich Franklin Square Office 196 Main Street
		Norwichtown Office 204 Sturtevant Street
		West Main Street Office 590 West Main Street
		Windham Plaza Office 1589 West Main Street (Willimantic)
Jewett City Trust Company 28 Main Street Jewett City 06351	..	
Lafayette Bank and Trust Company 345 State Street Bridgeport 06601	7	Bridgeport Barnum Avenue Office 1640 Barnum Avenue
		Crossroads Mall Drive Up 365 Broad Street
		Crossroads Mall Office 303 State Street
		North End Office 975 Madison Avenue
		West End Office 1705 Fairfield Avenue
		Fairfield Fairfield Office 1643 Post Road
		Trumbull Trumbull Office Trumbull Shopping Park
Manchester State Bank 1041-1043 Main Street Manchester 06040	1	Manchester K-Mart Plaza Office 205 Spencer Street (inside Edwards Food Warehouse)
Mattatuck Bank and Trust Company 49 Leavenworth Street Waterbury 06720	4	Waterbury Chase Avenue and Cooke Street Office Chase and Cooke Street
		Frost and Meriden Roads Office 499 Frost Road
		Town Plot Office 299 Fairfield Avenue
		Watertown Oakville Office 461 Main Street (Oakville)

Name and location of main office	Number of branches	Location of branches
Merchants Bank and Trust Company 59 Wall Street Norwalk 06852	4	Danbury Danbury Office 108 Mill Plain Road Norwalk East Norwalk Office Cemetery Road (East Norwalk) Motor Bank Isaac-Leonard Streets Westport Avenue Office 299 Westport Avenue
Meriden Trust and Safe-Deposit Company 14 West Main Street Meriden 06450	1	Meriden Harbor Brook Office 100 Hanover Street
New Britain Bank and Trust Company 235 Main Street New Britain 06050	6	Berlin Berlin Office 40 Webster Square Road New Britain East End Office Newington Avenue and Charles Street Newbrite Plaza Office 202 East Main Street West Main Office 741 West Main Street Newington Newington Office 112 Market Square Rocky Hill Rocky Hill Office 2270 Silas Deane Highway
New Canaan Bank and Trust Company Elm Street New Canaan 06840	..	
New England Bank and Trust Company 9 Hazard Avenue Enfield 06082	3	East Windsor East Windsor Office 2 North Road (Warehouse Point) Ellington Ellington Office 4 West Road Somers Somers Office Route 190-Main Street
New Milford Bank and Trust Company 55 Main Street New Milford 06776	1	New Milford South Seven Office 186 Danbury Road
North American Bank and Trust Company 1131-1151 Stratford Avenue Stratford 06497	5	Bristol Bristol Office 888 Farmington Avenue Monroe Grand Union Shopping Plaza Office Route 111

Name and location of main office	Number of branches	Location of branches
		Stratford Oronoque Office 4949 North Main Street
		Wolcott Wolcott Office 1776 Meriden Road
		Wolcott Road Office 710 Wolcott Road
Putnam Trust Company of Greenwich 10 Mason Street Greenwich 06831	6	Greenwich Banksville Office 1073 North Street
		Glenville Office Glen Plaza Shopping Center (Glenville)
		Greenwich Avenue Office 197 Greenwich Avenue
		Riverside Office Thruway Shopping Center (Riverside)
		Riverside Operations Office 1150 East Putnam Avenue (Riverside)
		West Putnam Avenue Office 500 West Putnam Avenue
Salisbury Bank and Trust Company Main Street Lakeville 06039	1	Salisbury Salisbury Office Main Street
Security Bank and Trust 44 Jerome Avenue	2	West Hartford Channel Plaza Office 132 Shield Street (Elmwood)
		Bishop's Corner Office 322 North Main Street
Seymour Trust Company 115 Main Street Seymour 06483	1	Oxford Oxford Office 256 Oxford Road
Simsbury Bank and Trust Company 760 Hopmeadow Street Simsbury 06070	5	Avon Avon Office 310 West Main Street
		Canton Canton Office Route 44
		East Granby East Granby Office 58 Rainbow Road
		Granby Granby Office 25 East Granby Road
		Simsbury West Simsbury Office 244 Farms Village Road (West Simsbury)
South Windsor Bank and Trust Company 1033 John Fitch Boulevard South Windsor 06074	3	East Windsor East Windsor Office Bassdale Shopping Plaza North Road
		Ellington Ellington Office Five-Corners Plaza Windsorville Road

Name and location of main office	Number of branches	Location of branches
		South Windsor Wapping Office Sullivan Avenue Shopping Center 959 Sullivan Avenue
Terryville Trust Company 128 Main Street Terryville 06786	4	Bristol Hub 6 Plaza Office 99 Farmington Avenue
		Middle Street Office 10 Ronzo Road
		Plymouth Plaza Office 219 Main Street (Terryville)
		Thomaston Thomaston Office 495 South Main Street
Union Trust Company 300 Main Street Stamford, 06901	57	Ansonia Ansonia Office 357 Main Street
		Bethel Bethel Office 160 Greenwood Avenue
		Branford Branford Office Laurel and Main Streets
		Bridgeport Bridgeport Office 180 Fairfield Avenue
		North Bridgeport Office 4637 Main Street
		Danbury Airport Office Sugar Hollow Road
		Commerce Park Office Route 6 and Eagle Road
		Danbury Office 210 Main Street
		Hayestown Office Hayestown Avenue and Padanaram
		Mill Plain Office Mill Plain Road
		North Gate Office Federal and I-84
		Darien Darien Office 946 Post Road
		Goodwives Plaza Office Goodwives Shopping Plaza
		Noroton Heights Office 340 Heights Road (Noroton Heights)
		Derby Derby Office Route 34
		Greenwich Glenville Office Glenville Road (Glenville)

Name and location of main office	Number of branches	Location of branches
		Greenwich Office One Lafayette Place
		Greenwich Plaza Office Greenwich Railroad Station
		Old Greenwich Office 200 South Beach Avenue (Old Greenwich)
		Groton
		Groton Office Groton Shopping Center Kings Highway
		Hamden
		Hamden Office 1220 Dixwell Avenue
		Hamden Plaza Office 2100 Dixwell Avenue
		Madison
		Madison Office 600 Boston Post Road
		Milford
		Milford Office 215 Cherry Street
		New Canaan
		New Canaan Office 82 Main Street
		Park Street Drive-In Office 96 Park Street
		South Main Street Office 152 South Main Street
		New Haven
		Amity Office 71 Amity Road-Route 63
		George Street Office 270 George Street
		New Haven Executive Office Corner Cnurch & Elm Streets
		New London
		Winthrop Office 310 State Street
		Friendship Office 227 Willetts Avenue
		New Milford
		New Milford Office 189 Danbury Road
		Newtown
		Newtown Office 7 Queen Street
		North Haven
		North Haven Office 555 Washington Avenue
		Norwalk
		Norwalk Office 637 West Avenue
		Post Road Office Post Road and Richards Avenue

Name and location of main office	Number of branches	Location of branches
		Old Saybrook Old Saybrook Office Route 1 and Elm Street
		Redding Georgetown-Redding Office Old Mill Road (Georgetown)
		Ridgefield North Ridgefield Office 50 Danbury Road
		Ridgefield Office 368 Main Street
		Southbury Southbury Office Main Street and Union Square
		Stamford Champion Plaza Office Tresser Boulevard and Atlantic Street
		Elm Street Office 597 Elm Street
		Glenbrook Office Hope Street (Glenbrook)
		High Ridge Office High Ridge and Buxtum Farms Roads
		Ridgeway Office Ridgeway Shopping Center
		Summer Street Office 600 Summer Street
		Washington Boulevard Office 868 Washington Boulevard
		West Main Street Office 1990 West Main Street
		Stonington Olde Mystick Village Office (Mystic)
		Trumbull Trumbull Office Hawley Lane Shopping Center
		Wallingford North Colony Office 670 North Colony Road
		Wallingford Office 86 North Main Street
		West Haven West Haven Office 369 Main Street
		Wilton South Wilton Office 4 Danbury Road (South Wilton)
		Wilton Office Wilton Center
		Bahamas 50 Shirley Street P.O. Box 100 Nassau, Bahamas

Name and location of main office	Number of branches	Location of branches
United Bank & Trust Company 101 Pearl Street Hartford 06103	20	Bristol Bristol Office 200 Main Street Farmington Avenue Office 1232 Farmington Avenue Forestville Office 26 East Main Street (Forestville) Prospect Street Office 36 Prospect Street East Hartford East Hartford Office 577 Burnside Avenue East Windsor East Windsor Office Main Street (Broadbrook) Essex Essex Office 20 Main Street Hartford Albany Avenue Office 919 Albany Avenue Maple Avenue Office 790 Maple Avenue Constitution Plaza Office One American Row Middletown Middletown Office 524 South Main Street New Hartford New Hartford Office Main Street Old Lyme Old Lyme Office Boston Post Road Portland Portland Office 269 Main Street Vernon Dart Hill Office 555 Talcotville Road North East Office Lafayette Square-Route 30 (Rockville) Vernon Circle Office Route 83 West Hartford Bishop's Corner Office 2481 Albany Avenue West Hartford Office 125 LaSalle Road Windsor Windsor Office 494 Windsor Avenue

Name and location of main office	Number of branches	Location of branches
Valley Bank and Trust Company 189 State Street Bridgeport 06604	3	Bridgeport Brooklawn Office 630 Brooklawn Avenue Shelton Huntington Office Huntington Plaza Shelton Office 100 Center Street
Village Bank and Trust Company 25 Prospect Street Ridgefield 06877	..	
Westport Bank and Trust Company 87 East State Street Westport 06881	5	Redding Georgetown Office 60 Redding Road (Georgetown) Weston Weston Office Weston Shopping Center Westport Drive-In 100 Post Road East Greens Farms Office 1111 Post Road East Saugatuck Office Franklin and Charles Streets
Windsor Bank and Trust Company Old Windsor Mall Windsor 06095	1	Windsor Poquonock Office 2100 Poquonock Avenue
Total domestic branches	403	
Total foreign branches	5	

DIRECTORY
BRANCH OFFICES
Savings Banks

Name and location of main office	Number of branches	Location of branches
American Savings Bank 178 Main Street New Britain 06050	12	Avon Avon Office Old Farms Center Route 44 Glastonbury Glastonbury Office Glen Lochen Development Killingworth Killingworth Office Route 81 and Greenhill Road Mansfield Mansfield Office East Brook Mall New Britain Allen Plaza Office 252 Allen Street Brittany West Office Hartford Road West Main Office 655 West Main Street Newington Newington Office 1133 Main Street Plainville Plainville Office 121 East Main Street Simsbury Simsbury Office Drake Hill Mall 720 Hopmeadow Street West Hartford West Hartford Office South Main Street and Sedgwick Road Wethersfield Wethersfield Office 25 Wells Road
BancOne of Connecticut 948 Main Street Bridgeport 06601	12	Bridgeport Beardsley Park Office 2574 East Main Street Madison Avenue Office 880 Madison Avenue Fairfield Black Rock Turnpike Office 1997 Black Rock Turnpike Circle Plaza Office 1240 Kings Highway Cutoff Greenwich Cos Cob Office Mill Pond Village 211 East Putnam Avenue (Cos Cob)

Name and location of main office	Number of branches	Location of branches
		Greenwich Office 125 Greenwich Avenue
		Monroe Monroe Office 590 Main Street (Stepney)
		Shelton Huntington Office 28 Huntington Street (Huntington)
		Stratford Oronoque Office 7365 Main Street
		Paradise Green Office 3621 Main Street
		Stratford Dock Office Dock Shopping Center 955 Ferry Boulevard
		Trumbull Trumbull Office Westfield, Trumbull Shopping Park 5065 Main Street
The Banking Center 60 North Main Street Waterbury 06720	18	Bethel Bethel Office 2 Stoney Hill Road
		Bethel Center Office 98 Greenwood Avenue
		Brookfield Brookfield Office 247 Federal Road
		Cheshire Cheshire Office 311 Highland Avenue
		South Cheshire Office 1021 South Main Street
		Darien Darien Office 878 Post Road-Route 1
		Prospect Prospect Office Prospect Road-Route 69
		Waterbury Colonial Plaza Office Thomaston Avenue Shopping Plaza
		Hopeville Office 100 Piedmont Street
		Mill Plain Office 281 Meriden Road
		Town Plot Office 761 Highland Avenue
		Valley Mall Office 800 Wolcott Street
		Waterbury Plaza Office Chase Avenue Shopping Center

Name and location of main office	Number of branches	Location of branches
		Watertown Oakville Office 423 Main Street (Oakville) Straits Turnpike Office Straits Turnpike Westport Westport Office 48 Post Road East Wilton Wilton Office 221 Danbury Road Wolcott Wolcott Office 815 Wolcott Road
Berlin Savings Bank 346 Main Street Kensington 06037	5	Berlin Ferndale Plaza Office 51 Chamberlain Highway (Kensington) Webster Square Office 167 Webster Square Road Middlefield Coginchaug Office 484 Main Street Rocky Hill Cold Spring Plaza Office 945C Cromwell Avenue Rocky Hill Office 1 Dividend Road
Branford Savings Bank 45 South Main Street Branford 06406	2	East Haven East Haven Office Routes 80 and 100 North Branford North Branford Office Route 80
Bristol Savings Bank 150 Main Street Bristol 06010	5	Bristol Forestville Office 793 Pine Street (Forestville) Plaza Office 647 Farmington Avenue Burlington Burlington Office "On the Green" Plainville Plainville Office 51 East Main Street Plymouth Terryville Office North Riverside Avenue (Terryville)
Brooklyn Savings Bank 145 Main Street Danielson 06239	1	Canterbury Canterbury Office Routes 14 and 169
Burritt Mutual Savings Bank of New Britain 267 Main Street New Britain 06050	9	Glastonbury Gideon Welles Office 119 Hebron Avenue

Name and location of main office	Number of branches	Location of branches
		Hebron Martha Crow Phelps Office Wall Street
		New Britain Old Copper Mine Office 392-394 South Main Street
		Elam-Slater Office Slater Road
		Newington Stony Ridge Office 210 Hartford Avenue
		Trolley Tressle Office 723 New Britain Avenue
		Rocky Hill Wether-Rock Office Town Line Road
		Simsbury Major John Talcott Office 920 Hopmeadow Road
		West Hartford Corbins Corner Office
Central Bank for Savings 43 East Main Street Meriden 06450	6	Durham Durham Office 152 Main Street
		Enfield Enfield Office 49 Hazard Avenue
		Mansfield Mansfield Office 596 Middle Turnpike
		Meriden Centennial Plaza Office West Main Street and Centennial Plaza
		East Main Office East Main & Gravel Streets
		Meetinghouse Village Office Scott Street
Chelsea Groton Savings Bank Bank Square Mystic 06355	7	Groton Center Groton Office 1319 Gold Star Highway
		Long Hill Office 681 Long Hill Road
		North Stonington North Stonington Office Route 2
		Norwich Norwich Office 1 Franklin Square
		Norwichtown Mall Office 42 Town Street
		Sprague Sprague Office 156 Willimantic Road

Name and location of main office	Number of branches	Location of branches
		Stonington Pawcatuck Office 116 West Broad Street (Pawcatuck)
Citizens Savings Bank 65 Bank Street Stamford 06904	3	Stamford Glenbrook Office 274 Hope Street Ridgeway Office 2284 Summer Street Cove/Shippan Office 417 Shippan Avenue
City Savings Bank of Meriden 14 West Main Street Meriden 06450	1	Meriden Harbor Brook Office 100 Hanover Street
City Savings Bank of Middletown 211 South Main Street Middletown 06457	3	East Hampton East Hampton Office 8 East High Street Haddam Haddam Office Route 9A - Higganum Center Middletown Downtown Office 393 Main Street
Collinsville Savings Society 136 Main Street Collinsville 06022	..	
Connecticut Savings Bank 47 Church Street New Haven 06510	16	Cheshire Cheshire Office 219 South Main Street Clinton Clinton Office 77 West Main Street East Haven East Haven Office 10 Frontage Road Hamden Central Hamden Office 2427 Whitney Avenue Spring Glen Office 1655 Whitney Avenue Madison Madison Office 494 Old Toll Road New Haven Chapel Square Office 886 Chapel Street Grand/Ferry Office 222 Grand Avenue Foxon Office 391 Foxon Boulevard Orange Audubon Office 356 Orange Street Whalley Norton Office 388 Whalley Avenue North Branford Northford Office 1409 Middletown Avenue (Northford)

Name and location of main office	Number of branches	Location of branches
		North Haven North Haven Office 80 Washington Avenue
		Orange Orange Office 88 Boston Post Road
		West Haven West Haven Office 574 Campbell Avenue
		Woodbridge Woodbridge Office 260 Amity Road
Derby Savings Bank One Elizabeth Street Derby 06418	5	Derby East Derby Office 435 New Haven Avenue
		Seymour Seymour Office 15 New Haven Road
		Shelton Huntington Office 506 Shelton Avenue (Huntington)
		Shelton Office 502 Howe Avenue
		White Hills Office Route 110 and Maple Avenue
Dime Savings Bank of Norwich 33 Broadway Street Norwich 06360	3	Ledyard Ledyard Office 758 Colonel Ledyard Highway
		Norwich King's Office Salem Turnpike, Route 82
		Taftville Office 630 Norwich Avenue Route 97 (Taftville)
Dime Savings Bank of Wallingford 2 North Main Street Wallingford 06492	5	Cheshire Cheshire Office 595 Highland Avenue
		North Haven Montowese Office 47 Middletown Avenue
		North Haven Office 90 Washington Avenue
		Wallingford East Side Office 841 East Center Street
		Turnpike Office 7 North Turnpike Road
Essex Savings Bank 17 Main Street Essex 06426	2	Old Lyme Old Lyme Office Routes 156 and 51
		Old Saybrook Old Saybrook Office 155 Main Street
Fairfield County Savings Bank 67 Wall Street Norwalk 06852	4	Norwalk Broad River Office 121 New Canaan Avenue

Name and location of main office	Number of branches	Location of branches
		Cranbury Office 26 Chestnut Hill Road
		Rowayton Office Rowayton Avenue and McKinley Street
		West Norwalk Office 707 Connecticut Avenue
Farmers and Mechanics Savings Bank of Middletown 225 Main Street Middletown 06457	7	Colchester Colchester Office 25 Norwich Avenue
		Cromwell Cromwell Main Office 327 Main Street
		Cromwell Square Office 61 Shunpike Road
		Middletown Middletown Park Office 333 Industrial Park Road
		Middletown Shopping Plaza Office 846 Washington Street
		South Farms Office 200 Main Street Extension
		Montville Montville Office Midway Shopping Center Route 32
Farmington Savings Bank 32 Main Street Farmington 06032	3	Farmington Westwoods Office Routes 6 and 177
		Unionville Office Farmington Avenue (Unionville)
		West Hartford Westfarms Mall Office Westfarms Mall
Guilford Savings Bank 1 Park Street Guilford 06437	1	Guilford Guilford Plaza Office 625 Boston Post Road
Jewett City Savings Bank 111 Main Street Jewett City 06351	2	Brooklyn Brooklyn Office Route 6 and Brickyard Road
		Plainfield Central Village Office Route 12 (Central Village)
Liberty Bank for Savings 315 Main Street Middletown 06457	13	Cromwell Cromwell Office 2 Willowbrook Road
		East Lyme East Lyme Office Flanders Road
		Haddam Haddam Office Bridge Street
		Mansfield Park Springs Office Storrs Road

Name and location of main office	Number of branches	Location of branches
		Marlborough Marlborough Office Route 66
		Middletown Metro Square Office Metro Square Plaza
		Pameacha Office South Main Street
		Old Saybrook Old Saybrook Office Main Street
		Portland Portland Office Main Street
		Stonington Mystic Office Olde Mistick Village
		Waterford Quaker Hill Office Route 32 (Quaker Hill)
		Waterford Office Boston Post Road
		Windham Willimantic Office Main Street (Willimantic)
Litchfield Savings Bank West Street Litchfield 06759	4	Litchfield Big Value Office Route 202-Main Street (Bantam)
		Crutch and MacDonald Office Corner West and South Streets
		Salisbury Lakeville Office (Lakeville)
		Washington Washington Depot Office Bryan Memorial (Washington Depot)
Mechanics and Farmers Savings Bank of Bridgeport 930 Main Street Bridgeport 06601	15	Bridgeport Boston Avenue Office 250 Boston Avenue
		North End Office 2427 Main Street
		Darien Darien Office 9 Tokeneke Road
		Fairfield Fairfield Center Office 1275 Post Road
		Fairfield Office 784 Villa Avenue
		Greenwich Greenwich Office Park #9 West Putnam Avenue
		Old Greenwich Office 24 Arcadia Road (Old Greenwich)

Name and location of main office	Number of branches	Location of branches
		Monroe Monroe Office 495 Monroe Turnpike
		New Canaan Cherry Street Office 85 Cherry Street
		New Canaan Office 122 Main Street
		Stratford Stratford Office 2855 Main Street
		Shakespeare Office 951 Stratford Avenue
		Trumbull Trumbull Office 915 White Plains Road
		Westport Westport Office 184 Main Street
		Wilton Wilton Office 33 Old Ridgefield Road
Mechanics Savings Bank 80 Pearl Street Hartford 06103	11	Avon Avon Office 21 West Main Street
		Bloomfield Bloomfield Office 275 Cottage Grove Road
		COPACO Office 335 Cottage Grove Road (Within COPACO Supermarket)
		East Hartford East Hartford Office 1491 Silver Lane
		Hartford Farmington Avenue Office 202 Farmington Avenue
		Park Street Office Park Street at Lawrence Street
		West Hartford Bishop's Corner Office 722 North Main Street
		Elmwood Office 1126 New Britain Avenue
		West Hartford Office 124 LaSalle Road
		Wethersfield Wethersfield Office 364 Silas Deane Highway
		Windsor Windsor Office 156 Broad Street
Milford Savings Bank 33 Broad Street Milford 06461	1	Milford Woodmont Office 259 Merwin Avenue

Name and location of main office	Number of branches	Location of branches
Moodus Savings Bank W.F. Palmer Road Moodus 06469	..	
National Savings Bank 950 Chapel Street New Haven 06502	4	Hamden Hamden Plaza Office 2100 Dixwell Avenue New Haven Amity Shopping Center Office 516 Amity Road Orange Orange Office Woolco Shopping Center Post Road West Haven West Shore Office Savin Rock Parkade Captain Thomas Boulevard
Naugatuck Savings Bank 251 Church Street Naugatuck 06771	3	Middlebury Middlebury Office 564 Middlebury Road Naugatuck Plaza Office Mountview Shopping Plaza 727 Rubber Avenue Oxford Oxford Office 35 Old State Road
New England Savings Bank 63 Eugene O'Neill Drive New London 06320	13	Clinton Clinton Office East Main Street Deep River Deep River Office 141 Main Street East Lyme Niantic Office 43 Pennsylvania Avenue (Niantic) Groton Mystic Office 2 Denison Avenue (Mystic) Ledyard Gales Ferry Office Route 12 (Gales Ferry) Montville Montville Office Route 32 (Uncasville) New London New London Shopping Center Office 326-328 Bridge Approach Ocean Avenue Office 450 Ocean Avenue Water Street Office Water Street Old Lyme Old Lyme Office Old Lyme Shopping Center

Name and location of main office	Number of branches	Location of branches
		Plainfield Plainfield Office 16 Railroad Avenue
		Stonington Pawcatuck Office 46 West Broad Street (Pawcatuck)
		Waterford Waterford Office 54 Boston Post Road
New Haven Savings Bank 195 Church Street New Haven 06502	16	East Haven East Haven Office 245 Main Street
		Frontage Road Office 50 Frontage Road
		Hamden Hamden Office 1248 Dixwell Avenue
		Mount Carmel Office 2856 Whitney Avenue
		Whitneyville Office 1230 Whitney Avenue
		Madison Madison Office 724 Boston Post Road
		New Haven Fair Haven Office 201 Grand Avenue
		Temple Street Office 60 Temple Street
		Westville Office 36 Fountain Street
		North Branford North Branford Office 2364 Foxon Road
		North Haven North Haven Office 110 Washington Avenue
		Orange Orange Office 34 Old Tavern Road
		Seymour Seymour Office Seymour Plaza
		West Haven Baybrook Office Baybrook Shopping Center
		West Haven Office 322 Main Street
		Woodbridge Woodbridge Office 176 Amity Road
New Milford Savings Bank 19 Main Street New Milford 06776	10	Bridgewater Bridgewater Office Routes 67 and 133

Name and location of main office	Number of branches	Location of branches
		Brookfield Brookfield Office Route 7
		Canaan Canaan Office Main Street and Granite Avenue
		Kent Kent Office Bridge Street
		Morris Morris Office Routes 63 and 109
		New Fairfield New Fairfield Office Routes 37 and 39
		New Milford Boardman Terrace Office 53 Main Street
		Sharon Sharon Office Sharon Shopping Center-Route 41
		Sherman Sherman Office Routes 37 and 39
		Washington New Preston Office Routes 202 and 45 (New Preston)
Newtown Savings Bank 39 Main Street Newtown 06470	2	Bethel Bethel Office 106 Greenwood Avenue
		Southbury Southbury Office 200 Main Street South
Northwest Bank for Savings 86 Main Street Winsted 06098	3	Avon Avon Office 20 West Main Street
		West Avon Office 395 West Avon Road
		New Hartford New Hartford Office Foothills Plaza-Route 44
Norwalk Savings Society 48 Wall Street Norwalk 06852	4	Bethel Bethel Office Grassy Plain Street
		Norwalk Caldor Plaza Office Main Avenue
		Redding Georgetown Shopping Plaza Office Routes 7 and 107 (Georgetown)
		Wilton Wilton Office 117 Old Ridgefield Road
Norwich Savings Society 4 Broadway Norwich 06361	10	Colchester Colchester Office Colchester Shopping Plaza

Name and location of main office	Number of branches	Location of branches
		Ledyard Ledyard Office Corner Route 12 and Kings Highway (Gales Ferry)
		Lisbon Lisbon Office Better Val-U Super Market
		Mansfield Mansfield Office Route 195
		Montville Montville Office Route 32
		Norwich Norwichtown Office Meadows Shopping Center
		Taftville-Greenville Office A & P Shopping Center One Norwich Avenue
		West Main Office Marcus Plaza Shopping Center
		Plainfield Plainfield Office Better Val-U Super Market
		Stonington Mystic Office Route 27 and Jerry Brown Road (Mystic)
People's Bank 551 Talcottville Road Vernon 06066	2	Vernon Rockville Office 38 East Main Street
		Vernon Circle Office Tri-City Plaza
People's Savings Bank-Bridgeport 899 Main Street Bridgeport 06602	40	Bethel Bethel Office 293 Greenwood Avenue
		Bridgeport Arcade Office 1005 Main Street
		Barnum Avenue Office 605 Barnum Avenue
		Boston Avenue Office 58 Boston Avenue
		Boston at Success Office 1955 Boston Avenue
		Brookside Office 4551 Main Street
		Crossroads Office Crossroads Mall Shopping Center
		East Side Office 930 East Main Street
		Madison Avenue Office 1091 Madison Avenue
		North and Park Office 1728 Park Avenue

Name and location of main office	Number of branches	Location of branches
		Brookfield Brookfield Office Route 7
		Darien Darien Office 1029 Post Road
		Noroton Heights Office 72 Edgerton Street (Noroton Heights)
		Fairfield Black Rock Turnpike Office 1940 Black Rock Turnpike
		Fairfield Office 837 Post Road
		Southport Office 316 Main Street (Southport)
		Stratfield Office 133 Fairfield Woods Road
		Greenwich Greenwich Office 145 Greenwich Avenue
		Old Greenwich Office 146 Sound Beach Avenue
		Pickwick Plaza Office 3 Pickwick Plaza
		Riverside Office 1155 East Putnam Avenue (Riverside)
		Monroe Monroe Office Route 111
		Stepney Office Routes 25 and 59
		New Canaan New Canaan Office 116 Main Street
		Orange Orange Office Orange Center Road
		Southbury Southbury Office Southbury Plaza
		Stamford Bedford Street Office 120 Bedford Street
		High Ridge Office 945 High Ridge Road
		Hope Street Office 324 Hope Street
		Summer Street Office 2777 Summer Street
		West Broad Street Office 33 West Broad Street
		Stratford Paradise Green Office 3395 Main Street

Name and location of main office	Number of branches	Location of branches
		Ryder's Landing Office 88 Ryders Lane
		Stratford Office 2772 Main Street
		Trumbull Hawley Lane Office 100 Hawley Lane
		Trumbull Office Main and Quality Streets
		Westport Greens Farms Office Post Road and Bulkley Avenue (Greens Farms)
		Norwalk/Westport Office 419 West State Street
		Westport Office 371 East State Street
		Wilton Wilton Office Route 7 (South Wilton)
People's Savings Bank of New Britain 123 Broad Street New Britain 06053	2	New Britain Columbus Plaza Office 150 Columbus Boulevard
		Newbrite Plaza Office 90 East Main Street
Putnam Savings Bank 40 Main Street Putnam 06260	1	Pomfret Pomfret Office Route 101 Pomfret Center
Ridgefield Savings Bank 374 Main Street Ridgefield 06877	3	Redding West Redding Office Simpaug Turnpike (West Redding)
		Ridgefield Branchville Office Route 7 (Branchville)
		Northside Office Route 7
Savings Bank of Ansonia 211 Main Street Ansonia 06401	5	Ansonia Mini Office 165 Main Street
		Beacon Falls Beacon Falls Office 127 South Main Street
		Seymour Seymour Office 11 Klarides Village Drive
		Shelton Shelton Office 320 Coram Avenue
		Shelton Square Office 900 Bridgeport Avenue
Savings Bank of Danbury 220 Main Street Danbury 06810	1	Danbury Uptown Office 12 Hayestown Avenue

Name and location of main office	Number of branches	Location of branches
Savings Bank of Manchester 923 Main Street Manchester 06040	13	Andover Andover Office Route 6
		Ashford Ashford Office Junction Routes 44 and 44A
		Bolton Bolton Office Route 44A
		*Eastford Bowen Mobile Garage Route 198
		East Hartford Burnside Office 700 Burnside Avenue
		Putnam Bridge Office Putnam Bridge Plaza
		Manchester Burr Corners Office 1187 Tolland Turnpike
		East Center Street Office 285 East Center Street
		Hartford Road Office 469 Hartford Road
		North End Office 240 North Main Street
		Parkade Office 384A West Middle Turnpike
		Spencer Street Office 244 Spencer Street
		*Scotland Scotland Center Route 97
		South Windsor South Windsor Office Sullivan Avenue
*Motor Bank		*Sprague 18 West Main Street
Savings Bank of Rockville 25 Park Street Rockville 06066	3	Somers Somers Office Playhouse Plaza
		Vernon Lafayette Office Lafayette Square (Rockville)
		Vernon Office Route 83 at Pitkin Road
Society for Savings 31 Pratt Street Hartford 06101	26	Avon Avon Office 394 West Main Street
		Barkhamsted Barkhamsted Office King's Plaza Shopping Center Route 44
		Bloomfield Bloomfield Office 6 Wintonbury Mall

Name and location of main office	Number of branches	Location of branches
		Colchester Colchester Office 36 South Main Street
		East Hartford East Hartford Office 1111 Main Street
		Silver Lane Office Charter Oak Mall 934 Silver Lane
		East Windsor Warehouse Point Office 90 Bridge Street (Warehouse Point)
		Ellington Ellington Office 8 Church Street
		Enfield Enfield Office 800 Enfield Street
		Glastonbury Glastonbury Office 140 Hebron Avenue
		Hartford Barry Square Office 673 Maple Avenue
		Customer Service Center Office 142 Constitution Plaza
		Franklin Avenue Office 568 Franklin Avenue
		Northwest Office 1251 Albany Avenue
		Newington Newington Office 155 Lowrey Place
		Old Saybrook Old Saybrook Office Saybrook Shopping Center-Route 1
		Rocky Hill Rocky Hill Office 750 Old Main Street
		Simsbury Simsbury Office 741 Hopmeadow Street
		South Windsor South Windsor Office 1765 Ellington Road
		West Hartford Bishops Corner Office 342 North Main Street
		Farmington Avenue Office 672 Farmington Avenue
		Prospect Plaza Office 20 Kane Street
		West Hartford Office 1010 Farmington Avenue

Name and location of main office	Number of branches	Location of branches
		Wethersfield Jordan Lane Office 1400 Berlin Turnpike
		Wethersfield Office 1063 Silas Deane Highway
		Windsor Windsor Office 578 Windsor Avenue
South Norwalk Savings Bank 50 North Main Street South Norwalk 06856	13	Brookfield Brookfield Office 793 Federal Road
		Brookfield Plaza Office Brookfield Plaza-Route 7
		Caldor Shopping Center Office 100 Federal Road
		Danbury Executive Tower Office 30 Main Street
		North Main Office 330 North Main Street
		Darien Darien Office Sedgewick Avenue and Old King's Highway
		Noroton Heights Office 340 Heights Road (Noroton)
		Fairfield Fairfield Office Greenfield Hill 1899 Bronson Road
		Newtown Newtown Office 30 Church Hill Road
		Norwalk Main Street Office 220 Main Street
		Strawberry Hill Office 420 Westport Avenue
		Westport Westport Office 980 Post Road East
		Wilton Wilton Office 239 Danbury Road
Southington Savings Bank 121 Main Street Southington 06489	2	Southington Queen Corner Office 900 Queen Street
		South End Office 921 Meriden-Waterbury Road
Stafford Savings Bank 12 Furnace Avenue Stafford Springs 06076	1	Stafford Shoppers Plaza Office Stafford Shoppers Plaza Route 190
Stamford Savings Bank 160 Atlantic Street Stamford 06904	4	Darien Darien Office 19 Corbin Drive

Name and location of main office	Number of branches	Location of branches
		Greenwich Greenwich Office 52 Mason Street
		Stamford North Stamford Office 1042 High Ridge Road
		Summer Street Office 2950 Summer Street
State Bank for Savings One Financial Plaza Hartford 06103	9	Canaan Canaan Office Main Street
		East Hartford East Hartford Office 1166 Burnside Avenue
		Enfield Enfield Mall Office 25 Hazard Avenue
		Glastonbury Glastonbury Office 3 Welles Street
		Hartford Parkville Office 1932 Park Street
		Simsbury Simsbury Office 1195 Hopmeadow Street
		Farmington Valley Office 29 Albany Turnpike (West Simsbury)
		West Hartford West Hartford Center Office 31 South Main Street
		West Hartford Farmington Avenue Office 1232 Farmington Avenue
Suffield Savings Bank 66 North Street Suffield 06078	3	Enfield Enfield-Scitico Office Hazard Avenue
		Windsor Locks Bradley Field Office 73 Old Country Road
		Dexter Plaza Office 24 Dexter Plaza
Thomaston Savings Bank 140 Main Street Thomaston 06787	3	Harwinton Harwinton Office Route 118
		Plymouth Terryville Office 103 Main Street (Terryville)
		Watertown Watertown Office 565 Main Street
Tolland Bank 670 Tolland State Road Tolland 06084	2	Coventry Coventry Office Routes 31 and 44A
		Willington Willington Office Route 44 (West Willington)

Name and location of main office	Number of branches	Location of branches
Torrington Savings Bank 129 Main Street Torrington 06791	4	Burlington Burlington Office Route 4 and Covey Road
		Canaan Falls Village Office Corner Routes 7 and 126 (Falls Village)
		Goshen Goshen Office Route 4
		Torrington North Office 635 Main Street
Union Savings Bank of Danbury 226 Main Street Danbury 06813	4	Brookfield Brookfield Office Caldor Shopping Center
		Danbury Barnum Office North Street
		Mill Plain Office Mill Plain Road
		New Fairfield New Fairfield Office Route 39
Willimantic Savings Institute 803 Main Street Willimantic 06226	2	Hebron Hebron Office Main Street-Route 66
		Lebanon Lebanon Office Route 207
Winsted Savings Bank 654 Main Street Winsted 06098	2	East Granby East Granby Office 8 School Street
		Granby Granby Office 35 Hartford Avenue
Woodbury Savings Bank 1 Sherman Hill Road Woodbury 06798	2	Bethlehem Bethlehem Office Main Street
		Southbury Heritage Village Office 3-C Village Green Heritage Village
Total branches	388	

DIRECTORY
BRANCH OFFICES
State Supervised Savings and Loan Associations

Name and location of main office	Number of branches	Location of branches
American Bank of Connecticut 2 West Main Street Waterbury 06720	7	Middlebury Middlebury Office 444 Middlebury Road Seymour Seymour Office Bank Street at Klarides Village Waterbury East Mountain Office 1030 Hamilton Avenue Robinwood Office 1277 West Main Street Mall Area Office 835 Wolcott Street Watertown Watertown Office 1247 Main Street Woodbury Woodbury Office Main Street South
The Bank of Hartford, Inc., SA 108 Farmington Avenue Hartford 06105	5	Avon Avon Office Caldor Shopping Center 255 West Main Street Bloomfield Bloomfield Office 38E Tunxis Avenue Hartford Franklin Avenue Office 324 Franklin Avenue Rocky Hill Rocky Hill Office 53 New Britain Avenue West Hartford West Hartford Office 75 Park Road
Cargill Bank of Connecticut 249 Kennedy Drive Putnam 06260	2	Putnam Providence Street Office 143 Providence Street Thompson Quinebaug Office Route 131 (Quinebaug)
Connecticut Savings and Loan Association 96 Pratt Street Hartford 06115	..	
Danbury Savings and Loan Association 158 Main Street Danbury 06810	7	Bethel Bethel Office 45 Grassy Plain Street Danbury Commerce Plaza Office 71 Newtown Road

Name and location of main office	Number of branches	Location of branches
		New England Plaza Office 345 Main Street
		New Fairfield New Fairfield Office Fairwood Square Shopping Center
		New Milford New Milford Office Corner of Bridge and Main Street
		Newtown Newtown Office 2 Queen Street
		Ridgefield Ridgefield Office Prospect Street
Eastern Savings and Loan Association 257 Main Street Norwich 06361	2	Griswold Jewett City Office 1 Slater Avenue
		Norwich West Side Office 666 West Main Street
Family Savings and Loan Association 124 Temple Street New Haven 06502	3	Guilford Guilford Office 1021 Boston Post Road
		North Haven North Haven Office 127 Washington Avenue
		Orange Orange Office 185 Boston Post Road
The Farmington Valley Savings and Loan Association Farmington Avenue, Route 4 Farmington 06032	..	
First New London Savings and Loan Association 61 Bank Street New London 06320	..	
Heritage Savings and Loan Association 1007 Main Street Manchester 06040	8	Coventry Coventry Branch Office Route 31 and Stonehouse Road
		Glastonbury Moneymarket III Frank's Supermarket Welles Street
		Manchester K-Mart Plaza Branch Office Spencer Street
		Moneymarket II Highland Park Market 317 Highland Street
		Moneymarket I Food Mart Supermarket Manchester Parkade
		North End Branch Office 23 Main Street

Name and location of main office	Number of branches	Location of branches
		South Windsor South Windsor Office 25 Oakland Road
		Tolland Tolland Branch Office Route 195
Home Savings and Loan Association 215 State Street Bridgeport 06603	2	Milford Milford Office 67 Turnpike Square
		Trumbull Trumbull Office Town Hall Shopping Plaza 46 Quality Street
Naugatuck Valley Savings and Loan Association 21 Maple Street Naugatuck 06770	1	Naugatuck East Side Office 1007 New Haven Road
Permanent Savings and Loan Association 61 Colony Street Meriden 06450	2	Meriden East Side Office 632 East Main Street
		Wallingford Wallingford Office 872 North Colony Road
Savings and Loan Association of Southington 132 Main Street Southington 06489	..	
Security Savings and Loan Association 357 Bank Street Waterbury 06722	1	Waterbury Highland Avenue Office 630 Highland Avenue
Shelton Savings and Loan Association 427 Howe Avenue Shelton 06484	1	Ansonia Ansonia Mall Office 314 Main Street
Windsor Locks Savings and Loan Association Dexter Shopping Plaza Windsor Locks 06096	..	
Total branches	41	

STATE BANKS AND TRUST COMPANIES, NATIONAL BRANCHES, MUTUAL SAVINGS BANKS, SAVINGS AND LOAN ASSOCIATIONS, AND FEDERAL SAVINGS AND LOAN ASSOCIATIONS

Arranged by Cities and Towns

Institutions under the supervision of the Department of Banking are recorded in bold face type.

ALLINGTOWN
See West Haven

ANDOVER
Savings Bank of Manchester–
Branch Office

ANSONIA
Housatonic Bank and Trust Company
Union Trust Company,
Stamford–
Branch Office
Connecticut National Bank,
Hartford–
Branch Office
State National Bank of Connecticut,
Bridgeport–
Branch Office
Savings Bank of Ansonia–
Main Office
Branch Office
Shelton Savings and Loan
Association–
Branch Office

ASHFORD
Savings Bank of Manchester–
Branch Office

AVON
Connecticut Bank and Trust
Company, Hartford–
Branch Office
Simsbury Bank and Trust
Company–
Branch Office
Connecticut National Bank,
Hartford–
Branch Office
American Savings Bank, New Britain–
Branch Office
Mechanics Savings Bank,
Hartford–
Branch Office
Northwest Bank for Savings,
Winsted–
Two Branch Offices
Society for Savings, Hartford–
Branch Office
The Bank of Hartford, Inc., SA–
Branch Office
Northeast Savings F.A.,
Hartford–
Branch Office

BANTAM
See Litchfield

BARKHAMSTED
Society for Savings,
Hartford–
Branch Office

BEACON FALLS
Savings Bank of Ansonia–
Branch Office

BERLIN
New Britain Bank and Trust
Company–
Branch Office
New Britain National Bank–
Two Branch Offices (Kensington)
Berlin Savings Bank–
Main Office (Kensington)
Branch Office
Branch Office (Kensington)

BETHANY
State National Bank of Connecticut
Bridgeport–
Branch Office

BETHEL
Citytrust, Bridgeport–
Branch Office
Union Trust Company,
Stamford–
Branch Office
Connecticut National Bank,
Hartford–
Two Branch Offices
The Banking Center,
Waterbury–
Two Branch Offices
Newtown Savings Bank–
Branch Office
Norwalk Savings Society–
Branch Office
People's Savings Bank,
Bridgeport–
Branch Office
Danbury Savings and Loan
Association–
Branch Office

BETHLEHEM
State National Bank of Connecticut,
Bridgeport–
Branch Office
Woodbury Savings Bank–
Branch Office

BLOOMFIELD
Connecticut Bank and Trust Company, Hartford–
Branch Office
Security Bank and Trust
Connecticut National Bank, Hartford–
Branch Office
Mechanics Savings Bank, Hartford–
Two Branch Offices
Society for Savings, Hartford–
Branch Office
The Bank of Hartford, Inc., SA–
Branch Office
Northeast Savings F.A., Hartford–
Two Branch Offices

BOLTON
Savings Bank of Manchester–
Branch Office

BRANCHVILLE
See Ridgefield

BRANFORD
Amity Bank Corp., Woodbridge–
Branch Office
Colonial Bank, Waterbury–
Branch Office
Connecticut Bank and Trust Company, Hartford–
Branch Office
First Bank, New Haven–
Two Branch Offices
Union Trust Company, Stamford–
Branch Office
Branford Savings Bank
First Federal Savings and Loan Association of New Haven–
Branch Office

BRIDGEPORT
Citytrust–
Main Office
Four Branch Offices
Connecticut Bank and Trust Company, Hartford–
Branch Office
Lafayette Bank and Trust Company–
Main Office
Five Branch Offices
Union Trust Company, Stamford–
Two Branch Offices
Valley Bank and Trust Company–
Main Office
Branch Office
Connecticut National Bank, Hartford–
Nine Branch Offices
State National Bank of Connecticut–
Main Office
Five Branch Offices
BancOne of Connecticut–
Main Office
Two Branch Offices
Mechanics and Farmers Savings Bank of Bridgeport–
Main Office
Two Branch Offices
People's Savings Bank, Bridgeport–
Main Office
Nine Branch Offices
Home Savings and Loan Association
Community Federal Savings and Loan Association–
Main Office
Branch Office
First Federal Savings and Loan Association of New Haven–
Two Branch Offices
Guardian Federal Savings and Loan Association

BRIDGEWATER
Colonial Bank, Waterbury–
Branch Office
New Milford Savings Bank–
Branch Office

BRISTOL
Colonial Bank, Waterbury–
Branch Office
Connecticut Bank and Trust Company, Hartford–
Three Branch Offices
North American Bank and Trust Company, Stratford–
Branch Office
Terryville Trust Company–
Two Branch Offices
United Bank & Trust Company, Hartford–
Three Branch Offices
Branch Office (Forestville)
Connecticut National Bank, Hartford–
Branch Office (Forestville)
Bristol Savings Bank–
Main Office
Branch Office
Branch Office (Forestville)
Bristol Federal Savings & Loan Association–
Main Office
Two Branch Offices

BROAD BROOK
See East Windsor

BROOKFIELD
Citytrust, Bridgeport–
Branch Office
Colonial Bank, Waterbury–
Branch Office
Connecticut Bank and Trust Company, Hartford–
Branch Office

Connecticut National Bank, Hartford–
Branch Office
The Banking Center, Waterbury–
Branch Office
New Milford Savings Bank–
Branch Office
People's Savings Bank, Bridgeport–
Branch Office
South Norwalk Savings Bank–
Three Branch Offices
Union Savings Bank of Danbury–
Branch Office
First Federal Savings and Loan Association, Norwalk–
Branch Office

BROOKLYN
Connecticut Bank and Trust Company, Hartford–
Branch Office
Jewett City Savings Bank–
Branch Office

BURLINGTON
Bristol Savings Bank–
Branch Office
Torrington Savings Bank–
Branch Office

BYRAM
See Greenwich

CANAAN
National Iron Bank (Falls Village)
New Milford Savings Bank–
Branch Office
State Bank for Savings, Hartford–
Branch Office
Torrington Savings Bank–
Branch Office (Falls Village)

CANTERBURY
Brooklyn Savings Bank, Danielson–
Branch Office

CANTON
Simsbury Bank and Trust Company–
Branch Office
Collinsville Savings Society (Collinsville)
First Federal Savings and Loan Association of Torrington–
Branch Office

CENTERBROOK
See Essex

CENTRAL VILLAGE
See Plainfield

CHESHIRE
Citytrust, Bridgeport–
Branch Office
Colonial Bank, Waterbury–
Branch Office
Home Bank and Trust Company, Meriden–
Two Branch Offices
The Banking Center, Waterbury--
Two Branch Offices
Connecticut Savings Bank, New Haven–
Branch Office
Dime Savings Bank of Wallingford–
Branch Office
First Federal Savings and Loan Association of New Haven–
Branch Office
Jefferson Federal Savings and Loan Association of Meriden–
Branch Office

CHESTER
Chester Bank–
Main Office
Branch Office

CLINTON
Connecticut Bank and Trust Company, Hartford–
Two Branch Offices
State National Bank of Connecticut, Bridgeport–
Branch Office
Connecticut Savings Bank, New Haven–
Branch Office
New England Savings Bank, New London–
Branch Office
First Federal Savings and Loan Association of Madison–
Branch Office

COLCHESTER
Glastonbury Bank and Trust Company–
Branch Office
Connecticut National Bank, Hartford-
Branch Office
Farmers and Mechanics Savings Bank, Middletown–
Branch Office
Norwich Savings Society–
Branch Office
Society for Savings, Hartford–
Branch Office

COLLINSVILLE
See Canton

COLUMBIA
Citizens Bank and Trust Company of Glastonbury–
Branch Office

CORNWALL
National Iron Bank, Canaan–
Branch Office

COS COB
See Greenwich

COVENTRY
Connecticut Bank and Trust Company, Hartford–
Branch Office
Tolland Bank–
Branch Office
Heritage Savings and Loan Association, Manchester–
Branch Office

CROMWELL
Connecticut Bank and Trust Company, Hartford–
Branch Office
American National Bank, Hamden–
Branch Office
Farmers and Mechanics Savings Bank, Middletown–
Two Branch Offices
Liberty Bank for Savings, Middletown–
Branch Office
Jefferson Federal Savings and Loan Association of Meriden–
Branch Office

DANBURY
Citytrust, Bridgeport–
Two Branch Offices
Connecticut Bank and Trust Company, Hartford–
Two Branch Offices
Merchants Bank and Trust Company, Norwalk–
Branch Office
Union Trust Company, Stamford–
Six Branch Offices
Connecticut National Bank, Hartford–
Three Branch Offices
State National Bank of Connecticut, Bridgeport–
Two Branch Offices
Savings Bank of Danbury–
Main Office
Branch Office
South Norwalk Savings Bank–
Two Branch Offices
Union Savings Bank of Danbury–
Main Office
Two Branch Offices
Danbury Savings and Loan Association–
Main Office
Two Branch Offices
Nutmeg Federal Savings and Loan Association, Danbury–

DANIELSON
See Killingly

DAYVILLE
See Killingly

DARIEN
Citytrust, Bridgeport–
Branch Office
Connecticut Bank and Trust Company, Hartford–
Branch Office
Fidelity Trust Company, Stamford–
Two Branch Offices
Branch Office (Noroton Heights)
Connecticut National Bank, Hartford–
Branch Office
State National Bank of Connecticut, Bridgeport–
Branch Office
The Banking Center, Waterbury–
Branch Office
Mechanics and Farmers Savings Bank of Bridgeport–
Branch Office
People's Savings Bank, Bridgeport–
Branch Office
Branch Office (Noroton Heights)
South Norwalk Savings Bank–
Branch Office
Branch Office (Noroton)
Stamford Savings Bank–
Branch Office
Constitution Federal Savings and Loan Association, Stamford–
Branch Office

DEEP RIVER
State National Bank of Connecticut, Bridgeport–
Branch Office
New England Savings Bank, New London–
Branch Office

DERBY
Colonial Bank, Waterbury–
Branch Office
First Bank, New Haven–
Branch Office
Union Trust Company, Stamford–
Branch Office
Derby Savings Bank–
Main Office
Branch Office
First Federal Savings and Loan Association of New Haven–
Branch Office

DEVON
See Milford

DURHAM
State National Bank of Connecticut, Bridgeport–
Branch Office
Central Bank for Savings, Meriden–
Branch Office

First Federal Savings and Loan Association of Madison–
Branch Office

EASTFORD
Savings Bank of Manchester–
Motor Branch

EAST GRANBY
Simsbury Bank and Trust Company–
Branch Office
Northern Connecticut National Bank
Windsor Locks–
Branch Office
Winsted Savings Bank–
Branch Office

EAST HADDAM
Connecticut Bank and Trust Company, Hartford–
Branch Office
Moodus Savings Bank

EAST HAMPTON
Connecticut Bank and Trust Company, Hartford–
Branch Office
City Savings Bank of Middletown–
Branch Office
Jefferson Federal Savings and Loan Association of Meriden–
Branch Office

EAST HARTFORD
Colonial Bank, Waterbury–
Branch Office
Connecticut Bank and Trust Company, Hartford–
Three Branch Offices
Glastonbury Bank and Trust Company–
Branch Office
United Bank and Trust Company, Hartford–
Branch Office
Connecticut National Bank, Hartford–
Three Branch Offices
Mechanics Savings Bank, Hartford–
Branch Office
Savings Bank of Manchester–
Two Branch Offices
Society for Savings, Hartford–
Two Branch Offices
State Bank for Savings, Hartford–
Branch Office
First Federal Savings and Loan Association of East Hartford–
Main Office
Branch Office

EAST HAVEN
Colonial Bank, Waterbury–
Branch Office
First Bank, New Haven–
Branch Office
State National Bank of Connecticut, Bridgeport–
Branch Office
Branford Savings Bank–
Branch Office
Connecticut Savings Bank, New Haven–
Branch Office
New Haven Savings Bank–
Two Branch Offices
Fidelity Federal Savings and Loan Association, New Haven–
Branch Office
First Federal Savings and Loan Association of New Haven–
Branch Office

EAST LYME
Connecticut Bank and Trust Company, Hartford–
Branch Office (Niantic)
First Bank, New Haven–
Branch Office
Connecticut National Bank, Hartford–
Branch Office (Niantic)
Liberty Bank for Savings, Middletown–
Branch Office
New England Savings Bank, New London–
Branch Office (Niantic)
New London Federal Savings and Loan Association–
Branch Office
Branch Office (Niantic)

EAST NORWALK
See Norwalk

EAST WINDSOR
New England Bank and Trust Company, Enfield–
Branch Office (Warehouse Point)
South Windsor Bank and Trust Company–
Branch Office
United Bank and Trust Company, Hartford–
Branch Office (Broad Brook)
Northern Connecticut National Bank, Windsor Locks–
Branch Office (Warehouse Point)
Society for Savings, Hartford–
Branch Office (Warehouse Point)

ELLINGTON
New England Bank and Trust Company, Enfield–
Branch Office
South Windsor Bank and Trust Company–
Branch Office
Northern Connecticut National Bank, Windsor Locks–
Branch Office
Society for Savings, Hartford–
Branch Office

ELMWOOD
See West Hartford

ENFIELD
Connecticut Bank and Trust Company, Hartford–
Branch Office
New England Bank and Trust Company
First National Bank of Enfield–
Main Office
Branch Office
Northern Connecticut National Bank, Windsor Locks–
Three Branch Offices
Central Bank for Savings, Meriden–
Branch Office
Society for Savings, Hartford–
Branch Office
State Bank for Savings, Hartford–
Branch Office
Suffield Savings Bank–
Branch Office
Enfield Federal Savings and Loan Association–
Main Office
Two Branch Offices

ESSEX
United Bank and Trust Company, Hartford–
Branch Office
Connecticut National Bank, Hartford–
Branch Office
State National Bank of Connecticut, Bridgeport–
Branch Office (Centerbrook)
Essex Savings Bank
New London Federal Savings and Loan Association–
Branch Office (Centerbrook)

FAIRFIELD
Citytrust, Bridgeport–
Three Branch Offices
Connecticut Bank and Trust Company, Hartford–
Branch Office (Southport)
Lafyaette Bank and Trust Company, Bridgeport–
Branch Office
Citizens National Bank of Fairfield–
Main Office
Branch Office
Connecticut National Bank, Hartford–
Four Branch Offices
Branch Office (Southport)
State National Bank of Connecticut, Bridgeport–
Two Branch Offices
Branch Office (Southport)
BancOne of Connecticut, Bridgeport–
Two Branch Offices
Mechanics and Farmers Savings Bank, Bridgeport–
Two Branch Offices
People's Savings Bank, Bridgeport–
Three Branch Offices
Branch Office (Southport)
South Norwalk Savings Bank–
Branch Office
County Federal Savings and Loan Association of Westport–
Branch Office
First Federal Savings and Loan Association of New Haven–
Two Branch Offices

FALLS VILLAGE
See Canaan

FARMINGTON
Colonial Bank, Waterbury–
Branch Office
Branch Office (Unionville)
Connecticut National Bank, Hartford–
Two Branch Offices
Farmington Savings Bank–
Main Office
Branch Office
Branch Office (Unionville)
The Farmington Valley Savings and Loan Association
Northeast Savings F.A., Hartford–
Branch Office

FORESTVILLE
See Bristol

GALES FERRY
See Ledyard

GEORGETOWN
See Redding

GLASTONBURY
Citizens Bank and Trust Company of Glastonbury–
Main Office
Branch Office
Branch Office (South Glastonbury)
Glastonbury Bank and Trust Company–
Main Office
Branch Office
American Savings Bank, New Britain–
Branch Office
Burritt Mutual Savings Bank, New Britain–
Branch Office
Society for Savings, Hartford–
Branch Office
State Bank for Savings, Hartford–
Branch Office
Heritage Savings and Loan Association, Manchester–
Branch Office
First Federal Savings and Loan Association of East Hartford–
Branch Office
Branch Office (South Glastonbury)

GLENBROOK
See Stamford

GLENVILLE
See Greenwich

GOSHEN
Torrington Savings Bank–
Branch Office

GRANBY
Simsbury Bank and Trust Company–
Branch Office
Winsted Savings Bank–
Branch Office
Windsor Federal Savings and Loan Association–
Branch Office

GREENS FARMS
See Westport

GREENWICH
Connecticut Women's Bank–
Main Office
Branch Office
Putnam Trust Company–
Main Office
Three Branch Offices
Branch Office (Glenville)
Two Branch Offices (Riverside)
Union Trust Company, Stamford–
Two Branch Offices
Branch Office (Glenville)
Branch Office (Old Greenwich)
State National Bank of Connecticut, Bridgeport–
Two Branch Offices
Branch Office (Byram)
Branch Office (Cos Cob)
Branch Office (Old Greenwich)
BancOne of Connecticut, Bridgeport–
Branch Office
Branch Office (Cos Cob)
Mechanics and Farmers Savings Bank of Bridgeport–
Branch Office
Branch Office (Old Greenwich)
People's Savings Bank, Bridgeport–
Three Branch Offices
Branch Office (Riverside)
Stamford Savings Bank–
Branch Office
Greenwich Federal Savings and Loan Association–
Main Office
Branch Office
Branch Office (Byram)
Branch Office (Cos Cob)
Branch Office (Old Greenwich)

GRISWOLD (Jewett City)
Jewett City Trust Company
Jewett City Savings Bank
Eastern Savings and Loan Association, Norwich–
Branch Office

GROTON
Connecticut Bank and Trust Company, Hartford–
Branch Office
First Bank, New Haven–
Branch Office
Union Trust Company, Stamford–
Branch Office
Connecticut National Bank, Hartford–
Branch Office
Branch Office (Mystic)
Branch Office (U.S. Sub Base)
Chelsea Groton Savings Bank–
Main Office (Mystic)
Two Branch Offices
New England Savings Bank, New London–
Branch Office (Mystic)
New London Federal Savings and Loan Association–
Two Branch Offices
Branch Office (Mystic)

GUILFORD
Colonial Bank, Waterbury–
Branch Office
First Bank, New Haven–
Branch Office
State National Bank of Connecticut, Bridgeport–
Branch Office
Guilford Savings Bank–
Main Office
Branch Office
Family Savings and Loan Association, New Haven–
Branch Office
First Federal Savings and Loan Association of Madison–
Branch Office

HADDAM
Connecticut Bank and Trust Company, Hartford–
Branch Office (Higganum)
City Savings Bank of Middletown–
Branch Office (Higganum)
Liberty Bank for Savings, Middletown–
Branch Office

HAMDEN
Colonial Bank, Waterbury–
Two Branch Offices
Connecticut Bank and Trust Company, Hartford–
Branch Office
First Bank, New Haven–
Branch Office
Union Trust Company, Stamford–
Two Branch Offices
American National Bank–
Main Office
Two Branch Offices
Connecticut National Bank, Hartford–
Branch Office

Connecticut Savings Bank, New Haven–
Two Branch Offices
National Savings Bank, New Haven–
Branch Office
New Haven Savings Bank–
Three Branch Offices
Fidelity Federal Savings and Loan
Association, New Haven–
Branch Office
First Federal Savings and Loan
Association of New Haven–
Three Branch Offices

HARTFORD
Charter Oak Bank and Trust Company–
Main Office
Two Branch Offices
Colonial Bank, Waterbury–
Two Branch Offices
Connecticut Bank and Trust Company–
Main Office
Ten Branch Offices
First Bank, New Haven–
Four Branch Offices
United Bank and Trust Company–
Main Office
Three Branch Offices
Connecticut National Bank, Hartford–
Main Office
Eight Branch Offices
Mechanics Savings Bank–
Main Office
Two Branch Offices
Society for Savings–
Main Office
Four Branch Offices
State Bank for Savings–
Main Office
Branch Office
The Bank of Hartford, Inc., SA–
Main Office
Branch Office
Connecticut Savings and Loan
Association
Northeast Savings F.A., Hartford–
Main Office
Branch Office

HARWINTON
Connecticut National Bank, Hartford–
Branch Office
Thomaston Savings Bank–
Branch Office

HEBRON
Citizens Bank and Trust Company
of Glastonbury–
Branch Office
Burritt Mutual Savings Bank,
New Britain–
Branch Office
Willimantic Savings Institute–
Branch Office

HIGGANUM
See Haddam

HUNTINGTON
See Shelton

JEWETT CITY
See Griswold

KENSINGTON
See Berlin

KENT
Colonial Bank, Waterbury–
Branch Office
New Milford Savings Bank–
Branch Office

KILLINGLY
Connecticut Bank and Trust
Company, Hartford–
Branch Office (Danielson)
Independent Bank and Trust
Company, Willimantic–
Branch Office (Dayville)
Branch Office (Danielson)
Brooklyn Savings Bank (Danielson)
Danielson Federal Savings and Loan
Association–
Main Office (Danielson)
Branch Office (Dayville)

KILLINGWORTH
Connecticut Bank and Trust
Company, Hartford–
Branch Office
American Savings Bank, New Britain–
Branch Office

LAKEVILLE
See Salisbury

LEBANON
Willimantic Savings Institute–
Branch Office

LEDYARD
Connecticut National Bank, Hartford–
Branch Office (Gales Ferry)
Dime Savings Bank of Norwich–
Branch Office
New England Savings Bank,
New London–
Branch Office (Gales Ferry)
Norwich Savings Society–
Branch Office (Gales Ferry)

LISBON
Norwich Savings Society–
Branch Office

LITCHFIELD
First National Bank of Litchfield
Litchfield Savings Bank–
Main Office
Branch Office
Branch Office (Bantam)
First Federal Savings and Loan
Association of Torrington–
Branch Office

MADISON
- **Connecticut Bank and Trust Company, Hartford–**
  - **Branch Office**
- **Union Trust Company, Stamford–**
  - **Branch Office**
- State National Bank of Connecticut, Bridgeport–
  - Branch Office
- **Connecticut Savings Bank, New Haven–**
  - **Branch Office**
- **New Haven Savings Bank–**
  - **Branch Office**
- First Federal Savings and Loan Association of Madison

MANCHESTER
- **Connecticut Bank and Trust Company, Hartford–**
  - **Three Branch Offices**
- **Manchester State Bank–**
  - **Main Office**
  - **Branch Office**
- Connecticut National Bank, Hartford–
  - Four Branch Offices
- **Savings Bank of Manchester–**
  - **Main Office**
  - **Six Branch Offices**
- **Heritage Savings and Loan Association–**
  - **Main Office**
  - **Four Branch Offices**
- First Federal Savings and Loan Association of East Hartford–
  - Branch Office

MANSFIELD
- **Connecticut Bank and Trust Company, Hartford–**
  - **Branch Office**
  - **Branch Office (Storrs)**
- **Independent Bank and Trust Company, Willimantic–**
  - **Two Branch Offices**
  - **Branch Office (Storrs)**
- **American Savings Bank, New Britain–**
  - **Branch Office**
- **Central Bank for Savings, Meriden–**
  - **Branch Office**
- **Liberty Bank for Savings, Middletown–**
  - **Branch Office**
- **Norwich Savings Society–**
  - **Branch Office**

MARBLE DALE
See Washington

MARLBOROUGH
- **Citizens Bank and Trust Company of Glastonbury–**
  - **Branch Office**
- **Liberty Bank for Savings, Middletown–**
  - **Branch Office**

MERIDEN
- **Colonial Bank, Waterbury–**
  - **Two Branch Offices**
- **Connecticut Bank and Trust Company Hartford–**
  - **Two Branch Offices**
- **Home Bank and Trust Company–**
  - **Main Office**
  - **Two Branch Offices**
- **Meriden Trust and Safe Deposit Company–**
  - **Main Office**
  - **Branch Office**
- American National Bank, Hamden–
  - Branch Office
- National Industrial Bank of Connecticut–
  - Main Office
  - Branch Office
- **Central Bank for Savings–**
  - **Main Office**
  - **Three Branch Offices**
- **City Savings Bank of Meriden–**
  - **Main Office**
  - **Branch Office**
- **Permanent Savings and Loan Association–**
  - **Main Office**
  - **Branch Office**
- Jefferson Federal Savings and Loan Association of Meriden–
  - Main Office
  - Two Branch Offices

MIDDLEBURY
- **Citytrust, Bridgeport–**
  - **Branch Office**
- **Colonial Bank, Waterbury–**
  - **Branch Office**
- **Naugatuck Savings Bank–**
  - **Branch Office**
- **American Bank of Connecticut, Waterbury–**
  - **Branch Office**

MIDDLEFIELD
- American National Bank, Hamden–
  - Branch Office
- **Berlin Savings Bank–**
  - **Branch Office**

MIDDLETOWN
- **Connecticut Bank and Trust Company, Hartford–**
  - **Two Branch Offices**
- **Home Bank and Trust Company, Meriden–**
  - **Branch Office**
- **United Bank and Trust Company, Hartford–**
  - **Branch Office**
- Connecticut National Bank, Hartford–
  - Three Branch Offices

City Savings Bank of Middletown–
Main Office
Branch Office
Farmers and Mechanics Savings Bank–
Main Office
Three Branch Offices
Liberty Bank for Savings–
Main Office
Two Branch Offices
Jefferson Federal Savings and Loan Association of Meriden–
Branch Office

MILFORD
Citytrust, Bridgeport–
Branch Office
Colonial Bank, Waterbury–
Branch Office
First Bank, New Haven–
Two Branch Offices
Branch Office (Devon)
Union Trust Company, Stamford–
Branch Office
Connecticut National Bank, Hartford–
Branch Office
State National Bank of Connecticut, Bridgeport–
Two Branch Offices
Milford Savings Bank–
Main Office
Branch Office
Home Savings and Loan Association, Bridgeport–
Branch Office
Fidelity Federal Savings and Loan Association, New Haven–
Branch Office
First Federal Savings and Loan Association, New Haven–
Two Branch Offices
Jefferson Federal Savings and Loan Association of Meriden–
Branch Office

MILLDALE
See Southington

MONROE
Citytrust, Bridgeport–
Branch Office
North American Bank and Trust Company, Stratford–
Branch Office
Connecticut National Bank, Hartford–
Branch Office
Branch Office (Stepney)
State National Bank of Connecticut, Bridgeport–
Branch Office
BancOne of Connecticut, Bridgeport–
Branch Office (Stepney)
Mechanics and Farmers Savings Bank of Bridgeport–
Branch Office
People's Savings Bank, Bridgeport–
Two Branch Offices

MONTVILLE
Connecticut National Bank, Hartford–
Branch Office (Uncasville)
Farmers and Mechanics Savings Bank, Middletown–
Branch Office
New England Savings Bank, New London–
Branch Office (Uncasville)
Norwich Savings Society–
Branch Office

MOODUS
See East Haddam

MOOSUP
See Plainfield

MORRIS
New Milford Savings Bank–
Branch Office

MYSTIC
See Groton and Stonington

NAUGATUCK
Citytrust, Bridgeport–
Branch Office
Colonial Bank, Waterbury–
Branch Office
State National Bank of Connecticut, Bridgeport–
Branch Office
Naugatuck Savings Bank–
Main Office
Branch Office
Naugatuck Valley Savings and Loan Association–
Main Office
Branch Office

NEW BRITAIN
New Britain Bank and Trust Company–
Main Office
Three Branch Offices
New Britain National Bank–
Main Office
Three Branch Offices
American Savings Bank–
Main Office
Three Branch Offices
Burritt Mutual Savings Bank–
Main Office
Two Branch Offices
People's Savings Bank of New Britain–
Main Office
Two Branch Offices
New Britain Federal Savings and Loan Association–
Main Office
Branch Office

NEW CANAAN
Connecticut Bank and Trust Company, Hartford–
Branch Office
New Canaan Bank and Trust Company
Union Trust Company, Stamford–
Three Branch Offices
Connecticut National Bank, Hartford–
Branch Office
State National Bank of Connecticut, Bridgeport–
Branch Office
Mechanics and Farmers Savings Bank of Bridgeport–
Two Branch Offices
People's Savings Bank, Bridgeport–
Branch Office
Constitution Federal Savings and Loan Association, Stamford–
Branch Office

NEW FAIRFIELD
Connecticut National Bank, Hartford–
Branch Office
New Milford Savings Bank–
Branch Office
Union Savings Bank of Danbury–
Branch Office
Danbury Savings and Loan Association–
Branch Office

NEW HARTFORD
United Bank and Trust Company, Hartford–
Branch Office
Northwest Bank for Savings, Winsted–
Branch Office

NEW HAVEN
Bank of New Haven–
Main Office
Two Branch Offices
Colonial Bank, Waterbury–
Six Branch Offices
Connecticut Bank and Trust Company, Hartford–
Four Branch Offices
First Bank–
Main Office
Eight Branch Offices
Union Trust Company, Stamford–
Three Branch Offices
Connecticut National Bank, Hartford–
Three Branch Offices
Connecticut Savings Bank–
Main Office
Five Branch Offices
National Savings Bank–
Main Office
Branch Office
New Haven Savings Bank–
Main Office
Three Branch Offices
Family Savings and Loan Association
Fidelity Federal Savings and Loan Association
First Federal Savings and Loan Association of New Haven–
Main Office
Two Branch Offices
Jefferson Federal Savings and Loan Association of Meriden–
Branch Office

NEW LONDON
Connecticut Bank and Trust Company, Hartford–
Branch Office
First Bank, New Haven–
Branch Office
Union Trust Company, Stamford–
Two Branch Offices
Connecticut National Bank, Hartford–
Two Branch Offices
New England Savings Bank, New London–
Main Office
Three Branch Offices
First New London Savings and Loan Association
New London Federal Savings and Loan Association

NEW MILFORD
Colonial Bank, Waterbury–
Three Branch Offices
New Milford Bank and Trust Company–
Main Office
Branch Office
Union Trust Company, Stamford–
Branch Office
Connecticut National Bank, Hartford–
Branch Office
State National Bank of Connecticut, Bridgeport–
Branch Office
New Milford Savings Bank–
Main Office
Branch Office
Danbury Savings and Loan Association–
Branch Office

NEW PRESTON
See Washington

NEWFIELD
See Stamford

NEWINGTON
Colonial Bank, Waterbury–
Branch Office
Connecticut Bank and Trust Company, Hartford–
Branch Office
New Britain Bank and Trust Company–
Branch Office
Connecticut National Bank, Hartford–
Branch Office

American Savings Bank, New Britain–
Branch Office
Burritt Mutual Savings Bank of New Britain–
Two Branch Offices
Society for Savings, Hartford–
Branch Office
New Britain Federal Savings and Loan Association–
Branch Office

NEWTOWN
Citytrust, Bridgeport–
Branch Office
Colonial Bank, Waterbury–
Branch Office
Union Trust Company, Stamford–
Branch Office
Connecticut National Bank, Hartford–
Branch Office
Newtown Savings Bank
South Norwalk Savings Bank–
Branch Office
Danbury Savings and Loan Association–
Branch Office

NIANTIC
See East Lyme

NORFOLK
National Iron Bank, Canaan–
Branch Office

NOROTON HEIGHTS
See Darien

NORTH BRANFORD
State National Bank of Connecticut, Bridgeport–
Branch Office
Branch Office (Northford)
Branford Savings Bank–
Branch Office
Connecticut Savings Bank, New Haven–
Branch Office
New Haven Savings Bank–
Branch Office

NORTH CANAAN
Canaan National Bank

NORTH GROSVENORDALE
See Thompson

NORTH HAVEN
Colonial Bank, Waterbury–
Branch Office
First Bank, New Haven–
Three Branch Offices
Union Trust Company, Stamford–
Branch Office
Connecticut Savings Bank, New Haven–
Branch Office
Dime Savings Bank of Wallingford–
Two Branch Offices
New Haven Savings Bank–
Branch Office
Family Savings and Loan Association, New Haven–
Branch Office
First Federal Savings and Loan Association of New Haven–
Branch Office

NORTH STONINGTON
Chelsea Groton Savings Bank–
Branch Office

NORTHFORD
See North Branford

NORWALK
Citytrust, Bridgeport–
Branch Office (South Norwalk)
Connecticut Bank and Trust Company, Hartford–
Three Branch Offices
Merchants Bank and Trust Company–
Main Office
Two Branch Offices
Branch Office (East Norwalk)
Union Trust Company, Stamford–
Two Branch Offices
Connecticut National Bank, Hartford–
Two Branch Offices
Branch Office (South Norwalk)
Fairfield County Savings Bank–
Main Office
Four Branch Offices
Norwalk Savings Society–
Main Office
Branch Office
South Norwalk Savings Bank–
Main Office (South Norwalk)
Two Branch Offices
County Federal Savings and Loan Association of Westport–
Branch Office
Branch Office (South Norwalk)
First Federal Savings and Loan Association of Norwalk–
Main Office
Branch Office
Branch Office (East Norwalk)

NORWICH
Connecticut Bank and Trust Company, Hartford–
Three Branch Offices
Home Bank and Trust Company, Meriden–
Branch Office
Independent Bank and Trust Company, Willimantic–
Three Branch Offices
Connecticut National Bank, Hartford–
Two Branch Offices
Chelsea Groton Savings Bank, Mystic–
Two Branch Offices
Dime Savings Bank of Norwich–
Main Office
Branch Office
Branch Office (Taftville)

Norwich Savings Society–
Main Office
Branch Office
Branch Office (Norwichtown)
Branch Office (Taftville)
Eastern Savings and Loan Association–
Main Office
Branch Office

NORWICHTOWN
See Norwich

OAKVILLE
See Watertown

OLD GREENWICH
See Greenwich

OLD LYME
United Bank and Trust Company, Hartford–
Branch Office
Essex Savings Bank–
Branch Office
New England Savings Bank, New London–
Branch Office
First Federal Savings and Loan Association of Madison–
Branch Office

OLD SAYBROOK
Union Trust Company, Stamford–
Branch Office
Connecticut National Bank, Hartford–
Branch Office
State National Bank of Connecticut, Bridgeport–
Branch Office
Essex Savings Bank–
Branch Office
Liberty Bank for Savings, Middletown–
Branch Office
Society for Savings, Hartford–
Branch Office

ORANGE
Connecticut Bank and Trust Company, Hartford–
Branch Office
First Bank, New Haven–
Branch Office
Connecticut National Bank, Hartford–
Branch Office
Connecticut Savings Bank, New Haven–
Branch Office
National Savings Bank, New Haven–
Branch Office
New Haven Savings Bank–
Branch Office
People's Savings Bank, Bridgeport–
Branch Office
Family Savings and Loan Association, New Haven–
Branch Office
First Federal Savings and Loan Association of New Haven–
Branch Office

OXFORD
Seymour Trust Company–
Branch Office
Naugatuck Savings Bank–
Branch Office

PAWCATUCK
See Stonington

PLAINFIELD
Connecticut Bank and Trust Company, Hartford–
Branch Office
Branch Office (Moosup)
Connecticut National Bank, Hartford–
Branch Office (Central Village)
Jewett City Savings Bank–
Branch Office (Central Village)
New England Savings Bank, New London–
Branch Office
Norwich Savings Society–
Branch Office

PLAINVILLE
Colonial Bank, Waterbury–
Three Branch Offices
Connecticut Bank and Trust Company, Hartford–
Branch Office
New Britain National Bank–
Branch Office
American Savings Bank, New Britain–
Branch Office
Bristol Savings Bank–
Branch Office
New Britain Federal Savings and Loan Association–
Branch Office

PLANTSVILLE
See Southington

PLYMOUTH
Terryville Trust Company–
Main Office (Terryville)
Branch Office (Terryville)
Bristol Savings Bank–
Branch Office (Terryville)
Thomaston Savings Bank–
Branch Office (Terryville)
Bristol Federal Savings and Loan Association–
Branch Office (Terryville)

POMFRET
Putnam Savings Bank–
Branch Office

POQUONOCK
See Windsor

PORTLAND
- Glastonbury Bank and Trust Company–
  - Branch Office
- United Bank and Trust Company, Hartford–
  - Branch Office
- Liberty Bank for Savings, Middletown–
  - Branch Office

PROSPECT
- Home Bank and Trust Company, Meriden–
  - Branch Office
- Connecticut National Bank, Hartford–
  - Branch Office
- The Banking Center, Waterbury–
  - Branch Office

PUTNAM
- Citizens National Bank
- Connecticut National Bank, Hartford–
  - Branch Office
- Putnam Savings Bank
- Cargill Bank of Connecticut–
  - Main Office
  - Branch Office

QUAKER HILL
See Waterford

REDDING
- Union Trust Company, Stamford–
  - Branch Office (Georgetown)
- Westport Bank and Trust Company–
  - Branch Office (Georgetown)
- Norwalk Savings Society–
  - Branch Office (Georgetown)
- Ridgefield Savings Bank–
  - Branch Office (West Redding)

RIDGEFIELD
- Citytrust, Bridgeport–
  - Branch Office
- Connecticut Bank and Trust Company, Hartford–
  - Branch Office
- Union Trust Company, Stamford–
  - Two Branch Offices
- Village Bank and Trust Company
- Connecticut National Bank, Hartford–
  - Branch Office
- State National Bank of Connecticut, Bridgeport–
  - Two Branch Offices
- Ridgefield Savings Bank–
  - Main Office
  - Branch Office
  - Branch Office (Branchville)
- Danbury Savings and Loan Association–
  - Branch Office
- Constitution Federal Savings and Loan Association, Stamford–
  - Branch Office

RIVERSIDE
See Greenwich

ROCKVILLE
See Vernon

ROCKY HILL
- Connecticut Bank and Trust Company, Hartford–
  - Branch Office
- Glastonbury Bank and Trust Company–
  - Branch Office
- Home Bank and Trust Company, Meriden–
  - Branch Office
- New Britain Bank and Trust Company–
  - Branch Office
- Berlin Savings Bank–
  - Two Branch Offices
- Burritt Mutual Savings Bank, New Britain–
  - Branch Office
- Society for Savings, Hartford–
  - Branch Office
- The Bank of Hartford Inc., SA–
  - Branch Office

ROXBURY
- Connecticut National Bank, Hartford–
  - Branch Office

SALISBURY
- Salisbury Bank and Trust Company–
  - Main Office (Lakeville)
  - Branch Office
- Litchfield Savings Bank–
  - Branch Office (Lakeville)

SCOTLAND
- Savings Bank of Manchester
  - Motor Branch

SEYMOUR
- Seymour Trust Company
- Derby Savings Bank–
  - Branch Office
- New Haven Savings Bank–
  - Branch Office
- Savings Bank of Ansonia–
  - Branch Office
- American Bank of Connecticut, Waterbury–
  - Branch Office

SHARON
- Colonial Bank, Waterbury–
  - Branch Office
- New Milford Savings Bank–
  - Branch Office

SHELTON
- Citytrust, Bridgeport–
  - Branch Office
- Valley Bank and Trust Company, Bridgeport–
  - Two Branch Offices
- Connecticut National Bank, Hartford–
  - Two Branch Offices
  - Branch Office (Huntington)

State National Bank of Connecticut, Bridgeport–
Branch Office
BancOne of Connecticut, Bridgeport–
Branch Office (Huntington)
Derby Savings Bank–
Two Branch Offices
Branch Office (Huntington)
Savings Bank of Ansonia–
Two Branch Offices
Shelton Savings and Loan Association

SHERMAN
New Milford Savings Bank–
Branch Office

SIMSBURY
Simsbury Bank and Trust Company–
Main Office
Branch Office
American Savings Banks, New Britain–
Branch Office
Burritt Mutual Savings Bank, New Britain–
Branch Office
Society for Savings, Hartford–
Branch Office
State Bank for Savings, Hartford–
Two Branch Offices
Northeast Savings F.A., Hartford–
Branch Office

SOMERS
Connecticut Bank and Trust Company, Hartford–
Branch Office
New England Bank and Trust Company, Enfield–
Branch Office
Savings Bank of Rockville–
Branch Office

SOUTH GLASTONBURY
See Glastonbury

SOUTH NORWALK
See Norwalk

SOUTH WINDSOR
South Windsor Bank and Trust Company–
Main Office
Branch Office
Savings Bank of Manchester–
Branch Office
Society for Savings, Hartford–
Branch Office
Heritage Savings and Loan Association, Manchester–
Branch Office
First Federal Savings and Loan Association of East Hartford–
Branch Office

SOUTHBURY
Colonial Bank, Waterbury–
Two Branch Offices
Union Trust Company, Stamford–
Branch Office
Connecticut National Bank, Hartford–
Branch Office
Newtown Savings Bank–
Branch Office
People's Savings Bank, Bridgeport–
Branch Office
Woodbury Savings Bank–
Branch Office
First Federal Savings and Loan Association of Waterbury–
Branch Office

SOUTHINGTON
Connecticut Bank and Trust Company, Hartford–
Two Branch Offices
Branch Office (Milldale)
Branch Office (Plantsville)
Citizens National Bank of Southington–
Main Office (Plantsville)
Two Branch Offices
Southington Savings Bank–
Main Office
Two Branch Offices
Savings and Loan Association of Southington
Jefferson Federal Savings and Loan Association of Meriden–
Branch Office

SOUTHPORT
See Fairfield

SPRAGUE
Chelsea Groton Savings Bank, Mystic–
Branch Office
Savings Bank of Manchester–
Motor Bank

STAFFORD (Stafford Springs)
Connecticut Bank and Trust Company, Hartford–
Branch Office
Stafford Savings Bank–
Main Office
Branch Office
Northeast Savings F.A., Hartford–
Branch Office

STAFFORD SPRINGS
See Stafford

STAMFORD
Bank of Stamford
Connecticut Bank and Trust Company, Hartford–
Two Branch Offices
Branch Office (Newfield)
Fidelity Trust Company–
Main Office
Seven Branch Offices
Union Trust Company–
Main Office
Seven Branch Offices
Branch Office (Glenbrook)

Connecticut National Bank, Hartford–
Nine Branch Offices
State National Bank of Connecticut, Bridgeport–
Six Branch Offices
Branch Office (Glenbrook)
Citizens Savings Bank–
Main Office
Three Branch Offices
People's Savings Bank, Bridgeport–
Five Branch Offices
Stamford Savings Bank–
Main Office
Two Branch Offices
Constitution Federal Savings and Loan Association–
Main Office
Three Branch Offices
County Federal Savings and Loan Association, Westport–
Four Branch Offices

STONINGTON
Union Trust Company, Stamford–
Branch Office (Mystic)
Connecticut National Bank, Hartford–
Two Branch Offices
Chelsea Groton Savings Bank, Mystic–
Branch Office (Pawcatuck)
Liberty Bank for Savings, Middletown–
Branch Office (Mystic)
New England Savings Bank, New London–
Branch Office (Pawcatuck)
Norwich Savings Society–
Branch Office (Mystic)

STORRS
See Mansfield

STRATFORD
Citytrust, Bridgeport–
Two Branch Offices
North American Bank and Trust–
Main Office
Branch Office
Connecticut National Bank, Hartford–
Two Branch Offices
State National Bank of Connecticut, Bridgeport–
Branch Office
BancOne of Connecticut, Bridgeport–
Three Branch Offices
Mechanics and Farmers Savings Bank of Bridgeport–
Two Branch Offices
People's Savings Bank, Bridgeport–
Three Branch Offices
County Federal Savings and Loan Association of Westport–
Branch Office

SUFFIELD
First National Bank of Suffield–
Main Office
Branch Office
Suffield Savings Bank
Enfield Federal Savings and Loan Association–
Branch Office

TAFTVILLE
See Norwich

TERRYVILLE
See Plymouth

THOMASTON
Colonial Bank, Waterbury–
Branch Office
Terryville Trust Company–
Branch Office
Thomaston Savings Bank

THOMPSON
Citizens National Bank, Putnam–
Branch Office (North Grosvenordale)
Connecticut National Bank, Hartford–
Branch Office (North Grosvenordale)
Cargill Bank of Connecticut, Putnam–
Branch Office (Quinebaug)

THOMPSONVILLE
See Enfield

TOLLAND
Tolland Bank
Heritage Savings and Loan Association, Manchester–
Branch Office

TORRINGTON
Colonial Bank, Waterbury–
Four Branch Offices
Connecticut Bank and Trust Company, Hartford–
Branch Office
Connecticut National Bank, Hartford–
Three Branch Offices
Torrington Savings Bank–
Main Office
Branch Office
First Federal Savings and Loan Association of Torrington–
Main Office
Branch Office

TRUMBULL
Citytrust, Bridgeport–
Branch Office
Colonial Bank, Waterbury–
Two Branch Offices
Lafayette Bank and Trust Company–
Branch Office
Union Trust Company, Stamford–
Branch Office
Connecticut National Bank, Hartford–
Two Branch Offices
State National Bank of Connecticut, Bridgeport–
Branch Office
BancOne of Connecticut, Bridgeport–
Branch Office

Mechanics and Farmers Savings Bank of Bridgeport–
Branch Office
People's Savings Bank, Bridgeport–
Two Branch Offices
Home Savings and Loan Association, Bridgeport–
Branch Office
County Federal Savings and Loan Association of Westport–
Branch Office

UNCASVILLE
See Montville

UNIONVILLE
See Farmington

VERNON
Connecticut Bank and Trust Company, Hartford–
Branch Office (Rockville)
United Bank and Trust Company, Hartford–
Two Branch Offices
Branch Office (Rockville)
People's Bank–
Main Office
Branch Office
Branch Office (Rockville)
Savings Bank of Rockville–
Main Office (Rockville)
Branch Office
Branch Office (Rockville)
First Federal Savings and Loan Association of East Hartford–
Branch Office
Branch Office (Rockville)

WALLINGFORD
Colonial Bank, Waterbury–
Branch Office
Connecticut Bank and Trust Company, Hartford–
Branch Office
First Bank, New Haven–
Branch Office
Home Bank and Trust Company, Meriden–
Branch Office
Union Trust Company, Stamford–
Two Branch Offices
American National Bank, Hamden–
Branch Office
State National Bank of Connecticut, Bridgeport–
Branch Office
Dime Savings Bank of Wallingford–
Main Office
Two Branch Offices
Permanent Savings and Loan Association, Meriden–
Branch Office
Jefferson Federal Savings and Loan Association of Meriden–
Two Branch Offices

WAREHOUSE POINT
See East Windsor

WASHINGTON
First National Bank of Litchfield–
Branch Office (Marble Dale)
Branch Office (Washington Depot)
Litchfield Savings Bank–
Branch Office (Washington Depot)
New Milford Savings Bank–
Branch Office (New Preston)

WASHINGTON DEPOT
See Washington

WATERBURY
Citytrust, Bridgeport–
Three Branch Offices
Colonial Bank–
Main Office
Six Branch Offices
Mattatuck Bank and Trust Company–
Main Office
Three Branch Offices
Connecticut National Bank, Hartford–
Two Branch Offices
The Banking Center–
Main Office
Six Branch Offices
American Bank of Connecticut, Waterbury–
Main Office
Three Branch Offices
Security Savings and Loan Association–
Main Office
Branch Office
First Federal Savings and Loan Association of Waterbury–
Main Office
Three Branch Offices

WATERFORD
Connecticut Bank and Trust Company, Hartford–
Branch Office
First Bank, New Haven–
Branch Office
Connecticut National Bank, Hartford–
Branch Office
Liberty Bank for Savings, Middletown–
Branch Office
Branch Office (Quaker Hill)
New England Savings Bank, New London–
Branch Office
New London Federal Savings and Loan Association–
Branch Office

WATERTOWN
Citytrust, Bridgeport–
Branch Office
Colonial Bank, Waterbury–
Two Branch Offices
Mattatuck Bank and Trust Company, Waterbury–
Branch Office (Oakville)

State National Bank of Connecticut, Bridgeport–
Branch Office
The Banking Center, Waterbury–
Branch Office
Branch Office (Oakville)
Thomaston Savings Bank–
Branch Office
American Bank of Connecticut, Waterbury–
Branch Office
First Federal Savings and Loan Association of Waterbury–
Branch Office

WEST HARTFORD
Charter Oak Bank and Trust Company, Hartford–
Branch Office
Colonial Bank, Waterbury–
Branch Office
Connecticut Bank and Trust Company, Hartford–
Five Branch Offices
First Bank, New Haven–
Two Branch Offices
Security Bank and Trust, Bloomfield–
Branch Office
Branch Office (Elmwood)
United Bank and Trust Company, Hartford–
Two Branch Offices
Connecticut National Bank, Hartford–
Two Branch Offices
Branch Office (Elmwood)
New Britain National Bank–
Branch Office
American Savings Bank, New Britain–
Branch Office
Burritt Mutual Savings Bank, New Britain–
Branch Office
Farmington Savings Bank–
Branch Office
Mechanics Savings Bank, Hartford–
Three Branch Offices
Society for Savings, Hartford–
Four Branch Offices
State Bank for Savings, Hartford–
Two Branch Offices
The Bank of Hartford, Inc., SA–
Branch Office
Northeast Savings F.A., Hartford–
Branch Office
Branch Office (Elmwood)

WEST HAVEN
Colonial Bank, Waterbury–
Three Branch Offices
First Bank, New Haven–
Two Branch Offices
Branch Office (Allingtown)
Union Trust Company, Stamford–
Branch Office
American National Bank, Hamden–
Branch Office
Connecticut National Bank, Hartford–
Branch Office
State National Bank of Connecticut, Bridgeport–
Branch Office
Connecticut Savings Bank, New Haven–
Branch Office
National Savings Bank, New Haven–
Branch Office
New Haven Savings Bank–
Two Branch Offices
Fidelity Federal Savings and Loan Association of New Haven–
Branch Office
First Federal Savings and Loan Association of New Haven–
Branch Office

WEST REDDING
See Redding

WESTBROOK
Connecticut Bank and Trust Company, Hartford–
Branch Office
First Bank, New Haven–
Branch Office
First Federal Savings and Loan Association of Madison–
Branch Office

WESTON
Westport Bank and Trust Company–
Branch Office

WESTPORT
Westport Bank and Trust Company–
Main Office
Three Branch Offices
Connecticut National Bank, Hartford–
Branch Office
State National Bank of Connecticut, Bridgeport–
Four Branch Offices
The Banking Center, Waterbury–
Branch Office
Mechanics and Farmers Savings Bank of Bridgeport–
Branch Office
People's Savings Bank, Bridgeport–
Two Branch Offices
Branch Office (Greens Farms)
South Norwalk Savings Bank–
Branch Office
County Federal Savings and Loan Association of Westport
Main Office
Branch Office (Greens Farms)

WETHERSFIELD
Colonial Bank, Waterbury–
Branch Office
Connecticut Bank and Trust Company, Hartford–
Branch Office

Connecticut National Bank, Hartford–
Branch Office
American Savings Bank, New Britain–
Branch Office
Mechanics Savings Bank, Hartford–
Branch Office
Society for Savings, Hartford–
Two Branch Offices
Northeast Savings F.A., Hartford–
Branch Office

WILLIMANTIC
See Windham

WILLINGTON
Tolland Bank–
Branch Office (West Willington)

WILSON
See Windsor

WILTON
Citytrust, Bridgeport–
Branch Office
Connecticut Bank and Trust
Company, Hartford–
Branch Office
Union Trust Company, Stamford–
Two Branch Offices
State National Bank of Connecticut,
Bridgeport–
Two Branch Offices
The Banking Center, Waterbury–
Branch Office
Mechanics and Farmers Savings
Bank of Bridgeport–
Branch Office
Norwalk Savings Society–
Branch Office
People's Savings Bank, Bridgeport–
Branch Office (Wilton)
South Norwalk Savings Bank–
Branch Office
County Federal Savings and Loan
Association of Westport–
Branch Office
First Federal Savings and Loan
Association of Norwalk–
Branch Office

WINCHESTER
Connecticut Bank and Trust
Company, Hartford–
Branch Office (Winsted)
Connecticut National Bank, Hartford–
Branch Office (Winsted)
Northwest Bank for Savings (Winsted)
Winsted Savings Bank

WINDHAM (Willimantic)
Connecticut Bank and Trust
Company, Hartford–
Branch Office
Independent Bank and Trust Company–
Main Office
Branch Office
Liberty Bank for Savings, Middletown–
Branch Office
Willimantic Savings Institute

WINDSOR
Connecticut Bank and Trust
Company, Hartford–
Branch Office
United Bank and Trust Company,
Hartford–
Branch Office
Windsor Bank and Trust Company–
Main Office
Branch Office (Poquonock)
Connecticut National Bank, Hartford–
Two Branch Offices
Mechanics Savings Bank, Hartford–
Branch Office
Society for Savings, Hartford–
Branch Office
Windsor Federal Savings and Loan
Association–
Main Office
Branch Office (Poquonock)
Branch Office (Wilson)

WINDSOR LOCKS
Northern Connecticut National Bank–
Main Office
Two Branch Offices
Suffield Savings Bank–
Two Branch Offices
Windsor Locks Savings and Loan
Association

WINSTED
See Winchester

WOLCOTT
Colonial Bank, Waterbury–
Branch Office
North American Bank and Trust
Company, Stratford–
Two Branch Offices
The Banking Center, Waterbury–
Branch Office

WOODBRIDGE
Amity Bank Corp.
Connecticut Savings Bank, New Haven–
Branch Office
New Haven Savings Bank–
Branch Office

WOODBURY
Colonial Bank, Waterbury–
Branch Office
Woodbury Savings Bank
American Bank of Connecticut,
Waterbury–
Branch Office

WOODSTOCK
Citizens National Bank, Putnam–
Branch Office

OVERSEAS

BAHAMAS
Union Trust Company, Stamford–
Branch Office

CAYMAN
Colonial Bank, Waterbury–
Branch Office
Connecticut National Bank, Hartford–
Branch Office
First Bank, New Haven–
Branch Office

ENGLAND
Colonial Bank, Waterbury
Branch Office (London)

NASSAU
Connecticut Bank and Trust Company, Hartford–
Branch Office
Union Trust Company, Stamford–
Branch Office

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